S8180-2

1980 ANNUAL REPORT

OF THE

Bureau of Financial Institutions

State Corporation Commission
Commonwealth of Virginia

SHOWING THE CONDITION OF

Banks
Savings and Loan Associations
Industrial Loan Associations
Credit Unions

OPERATING IN VIRGINIA AT THE CLOSE OF BUSINESS
DECEMBER 31, 1980

FROM REPORTS FILED IN THE
BUREAU OF FINANCIAL INSTITUTIONS

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COMMONWEALTH OF VIRGINIA
Department of Purchases and Supply
Richmond
1981

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State Corporation Commission

PRESTON C. SHANNON, *Chairman*

JUNIE L. BRADSHAW THOMAS P. HARWOOD, JR.

WILLIAM C. YOUNG, *Clerk of the Commission*

Report of the Bureau of Financial Institutions

RICHMOND, VIRGINIA, *December 31, 1980*

TO THE HONORABLE THE STATE CORPORATION COMMISSION
Richmond, Virginia

SIRS:

I have the honor to submit herewith the Annual Report of the Bureau of Financial Institutions for the year ended December 31, 1980.

Respectfully,
SIDNEY A. BAILEY
Commissioner of Financial Institutions

BUREAU OF FINANCIAL INSTITUTIONS

SIDNEY A. BAILEY, *Commissioner of Financial Institutions*
RALPH S. JESSEE, *First Deputy Commissioner of Financial Institutions*

Secretaries
M. L. Kelley D. P. Dassler

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THELMA B. GREENWOOD, *Director*

Fiscal and Technical Operations

W. E. Hardy
J. R. White
J. E. Winston
C. L. Wright
C. M. Ma

RESEARCH AND STRUCTURE

NICHOLAS C. KYRIAKIDES, *Deputy Commissioner*

Economic Investigators
S. F. Allen
G. E. Fallen

Stenographic/Clerical
A. R. Burleigh
H. A. Andrews

SAFETY AND SOUNDNESS

GEORGE W. PETRY, *Deputy Commissioner*

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F. A. Childress

Senior Examiners
A. C. Brewer
H. W. Giles
G. H. Gutshall
M. W. Harris
H. H. Haskins, Jr.
W. F. Kirk
G. C. Minter, Sr.
E. J. Oliver
P. F. Rochette, Jr.
J. A. Russell, Jr.
J. R. Turner
M. B. Williams
F. E. Young

Assistant Examiners
P. S. Allen
E. M. Coleman
E. M. Cunningham
C. R. Dickerson
A. M. DuPont
R. W. Evans, Jr.
G. G. Gentry, Jr.
K. G. Harris
T. R. Holt
A. S. Hueston
R. W. Hughes
G. L. Humphries
M. N. Kilby
S. V. Malone
T. M. Marshall
T. L. Mills
L. E. Putney, Jr.
B. S. Seaborn
A. A. Stathos
S. G. Sweeney
J. C. Winston
F. W. Woods

Bank Analyst
J. M. Crockett

EDP Bank Examiner
D. B. Roland

Trust Examiner
J. W. Wall, Jr.

Stenographic/Clerical

M. S. Lipford
J. O. Puckett
S. D. Davis
J. E. Edmonds

SAVINGS & LOAN ASSOCIATIONS AND CREDIT UNION EXAMINERS

LEWIS S. TRUEHEART, *Deputy Commissioner*

Senior Examiners
G. H. Latham
C. B. Whittington

Assistant Examiners
E. J. Face, Jr.
W. D. Oglesby
S. W. Pemberton
F. D. South
P. J. Stoddard

Stenographic/Clerical
F. J. Jenkins

CONSUMER CREDIT AND SMALL LOANS

WALTER WIGHTMAN, *Consumer Affairs and Small Loan Administrator*

Examiners

J. J. Perry
J. D. Harrell, Jr.
W. S. King, Jr.
R. E. Lockett
R. L. Wilmoth

Stenographic/Clerical
E. S. Taylor

OFFICERS THROUGH WHOM THE STATE CORPORATION COMMISSION HAS ADMINISTERED THE BANKING LAWS

Chief Examiner of Banks

C. C. BARKSDALE, June 15, 1910 to February 15, 1919
JOHN T. GARRETT (Acting), February 16, 1919 to March 9, 1919
J. H. PINNER, March 10, 1919 to April 30, 1919
F. B. RICHARDSON, May 1, 1919 to July 31, 1923
M. E. BRISTOW, August 1, 1923 to July 14, 1927

Chief Deputy to the Commissioner of Insurance and Banking

M. E. BRISTOW, July 15, 1927 to January 15, 1930

Commissioner of Insurance and Banking

M. E. BRISTOW, January 16, 1930 to June 20, 1938

Commissioner of Banking

M. E. BRISTOW, June 21, 1938 to January 31, 1939
MILTON R. MORGAN, February 1, 1939 to January 15, 1951
LOGAN R. RITCHIE, January 16, 1951 to June 30, 1965
THOMAS D. JONES, JR., July 1, 1965 to May 2, 1973
RALPH S. JESSEE (Acting), May 3, 1973 to January 24, 1974
THOMAS D. JONES, JR., January 25, 1974 to May 7, 1975
RALPH S. JESSEE (Acting), May 8, 1975 to December 14, 1976
THOMAS D. JONES, JR., December 16, 1976 to May 31, 1977
SIDNEY A. BAILEY, June 1, 1977 to June 30, 1978

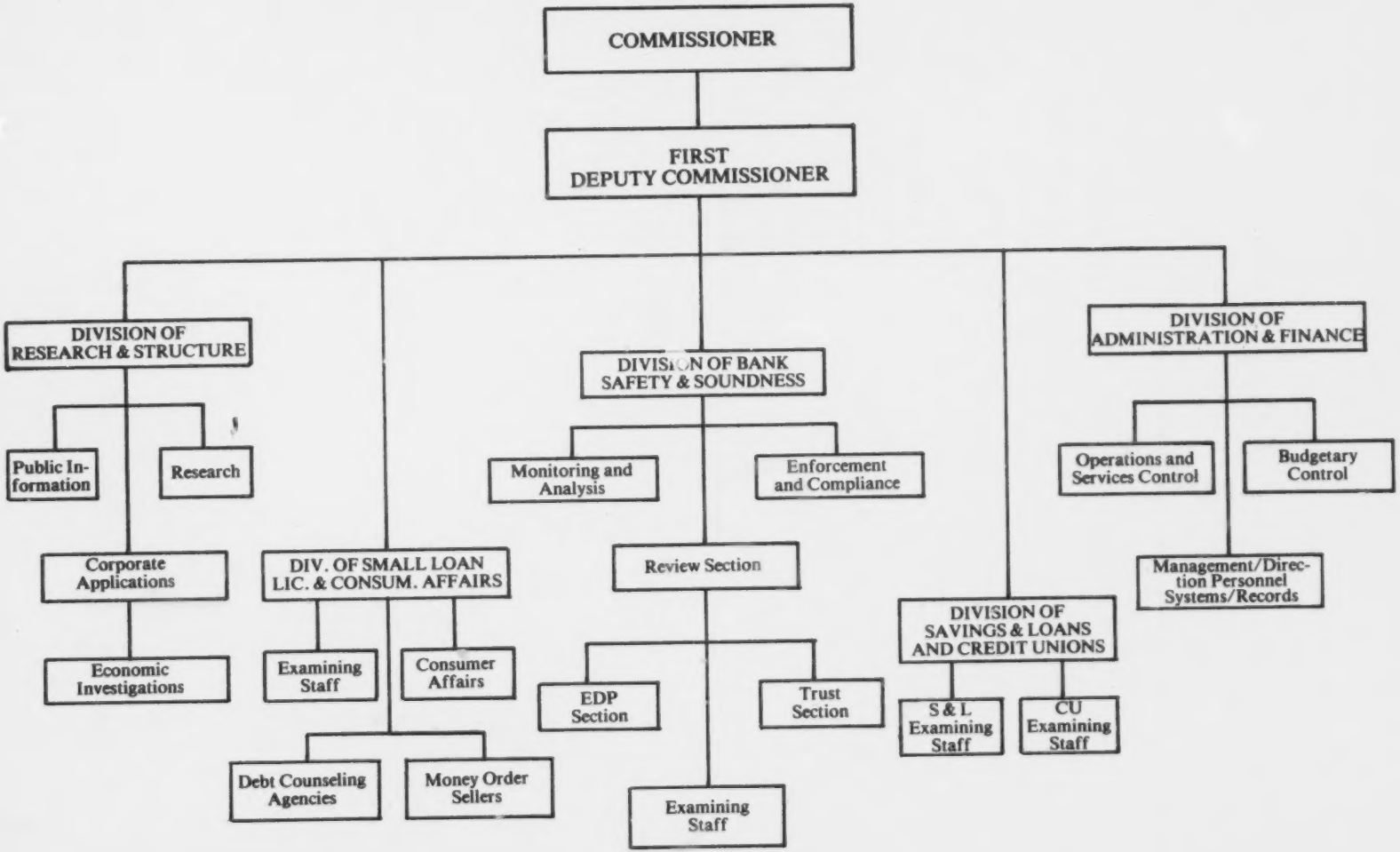
Commissioner of Financial Institutions

SIDNEY A. BAILEY, July 1, 1978 to date

LEGAL HOLIDAYS

In each year the first day of January (New Year's Day and Martin Luther King, Jr. Day), the third Monday in January (Lee-Jackson Day), the third Monday in February (George Washington Day), the last Monday in May (Confederate Memorial Day), the fourth day of July (Independence Day), the first Monday in September (Labor Day), the second Monday in October (Columbus Day), the eleventh day of November (Veterans Day), the Tuesday next following the first Monday in November (Election Day), the fourth Thursday in November (Thanksgiving Day), the twenty-fifth day of December (Christmas Day), or, whenever any of such days shall fall on Saturday, the Friday next preceding such day, or whenever any of such days shall fall on Sunday, the Monday next following such day, and any day so appointed by the Governor of this State or the President of the United States, shall be a legal holiday as to the transaction of all business (Title 2.1-Chapter 3, Code of Virginia).

ORGANIZATIONAL CHART



FINANCIAL STATEMENT

JULY 1, 1979 — JUNE 30, 1980

CASH BALANCE HELD BY TREASURER OF VIRGINIA JULY 1, 1979		$1,765,512.50
REVENUE		
Banks	$1,481,095.50	
Savings and Loan Associations	502,184.25	
Small Loan Licensees	188,477.40	
Credit Unions	105,064.50	
Trust Subsidiaries	29,362.50	
Industrial Loan Associations	17,452.50	
Money Order Seller Licensees	2,750.00	
Debt Counseling Agency Licensees	175.00	
Miscellaneous Collections	1,887.04	
Total Revenue Received		$2,328,448.69
Budget Appropriation	$2,358,925.00	
DISBURSEMENTS		
Salaries	$1,312,862.19	
Travel (Mileage $77,818.40—Subsistence/Lodging $235,425.85)	313,552.76	
Training/Education	37,445.95	
Employer's Contribution (Employee Fringe Benefits)	154,240.77	
Rent—Office Space	73,243.68	
Communication (Postage/Telecommunications)	27,942.80	
Office Materials/Supplies/Equipment	102,085.12	
Other Operating Expenses	64,373.10	
	$2,085,746.37	
Allocation of State Corporation Commission's General Expenses:		
Commission's Staff	$ 168,104.00	
Commission's General Counsel	60,209.00	
Professional Services (ADP Services & Consultants)	11,657.75	
	$ 239,970.75	
Total Disbursements		$2,325,717.12
Less Travel Expense Advances Outstanding July 1, 1980 (Repayable)		9,775.00
CASH BALANCE HELD BY TREASURER OF VIRGINIA AS OF JUNE 30, 1980		$1,758,469.07

CONSOLIDATED REPORT OF CONDITION
VIRGINIA STATE BANKS
DECEMBER 31, 1979 AND DECEMBER 31, 1980
(DOLLAR AMOUNTS IN THOUSANDS)

	161 STATE BANKS DECEMBER 31, 1979 750 BRANCHES	157 STATE BANKS DECEMBER 31, 1980 768 BRANCHES
ASSETS		
1. Cash and due from depository institutions	$ 1,171,027	$ 1,136,263
2. U.S. Treasury securities	723,099	707,726
3. Obligations of other U.S. Government agencies and corporations	415,257	543,289
4. Obligations of States and political subdivisions of the U.S.	1,441,082	1,618,766
5. All other securities	23,373	34,102
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	290,360	547,615
7. Loans, Total (excluding unearned income)	7,056,383	7,526,447
8. Less: allowance for possible loan losses	66,094	74,158
9. Loans, Net	6,990,289	7,452,289
10. Lease financing receivables	23,207	25,398
11. Bank premises, furniture, fixtures & other assets representing bank premises	283,207	306,857
12. Real estate owned other than bank premises	8,982	12,535
13. All other assets	186,289	300,368
14. TOTAL ASSETS	$ 11,550,170	$ 12,685,208
LIABILITIES		
15. Demand deposits of individuals, partnerships and corporations	$ 3,017,091	$ 2,452,289
16. Time & savings deposits of individuals, partnerships and corporations	6,151,755	7,073,773
17. Deposits of U.S. Government	33,968	30,087
18. Deposits of States & political subdivisions in the U.S.	549,325	569,775
19. Certified and officers' checks	91,965	119,416
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	$ 9,844,104	$ 10,691,112
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBSIDIARIES	35,781	48,100
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES	$ 9,879,885	$ 10,739,212
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	431,556	558,979
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	156,208	125,897
25. Mortgage indebtedness and liability for capitalized leases	41,604	50,231
26. All other liabilities	159,755	247,401
27. TOTAL LIABILITIES	$ 10,669,008	$ 11,721,720
28. Subordinated notes and debentures	$ 8,004	$ 8,460
EQUITY CAPITAL		
29. Common stock	$ 256,475	$ 274,161
30. Surplus	253,292	267,671
31. Undivided profits & reserves for contingencies and other capital reserves	363,391	413,196
32. TOTAL EQUITY CAPITAL	$ 873,158	$ 955,028
33. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 11,550,170	$ 12,685,208

CONSOLIDATED REPORT OF INCOME FOR VIRGINIA STATE CHARTERED BANKS AS OF DECEMBER 31, 1980 (IN THOUSANDS OF DOLLARS)

OPERATING INCOME:		
Interest and fees on loans	$	928,227
Interest on balances with depository institutions		6,087
Income of Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank & of its Edge Act Agreement Subsidiaries		63,125
Interest on U.S. Treasury securities and on obligations of other U.S. Government agencies and corporations		106,449
Interest on obligations of States & political subdivisions in the U.S.		89,822
Income from all other securities		1,872
Income from lease financing		3,122
Income from fiduciary activities		11,938
Service charges on deposit accounts in domestic offices		34,219
Other service charges, commissions, and fees		24,133
Other operating income		17,397
TOTAL OPERATING INCOME	$	1,286,391
OPERATING EXPENSES:		
Salaries and employee benefits	$	231,163
Interest on time certificates of deposits of $100,000 or more issued by domestic offices		121,882
Interest on other deposits		468,933
Expense of Federal funds purchased and securities sold under agreements to repurchase in domestic offices of the bank & of its Edge Act Agreement Subsidiaries		65,288
Interest on demand notes (note balances) issued to the U.S. Treasury and on other borrowed money		10,239
Interest on subordinated notes and debentures		921
Occupancy of bank premises, Net, and furniture and equipment expense		73,962
Provision for possible loan losses		39,006
Other operating expenses		143,719
TOTAL OPERATING EXPENSES	$	1,155,113
INCOME BEFORE INCOME TAXES AND SECURITIES GAINS OR LOSSES	$	131,278
APPLICABLE INCOME TAXES	$	15,036
INCOME BEFORE SECURITIES GAINS OR LOSSES	$	116,242
SECURITIES GAINS (LOSSES), NET	$	(539)
NET INCOME	$	115,703
OR		
INCOME BEFORE EXTRAORDINARY ITEMS	$	115,703
EXTRAORDINARY ITEMS, NET OF TAX EFFECT	$	313
NET INCOME	$	116,016

OPERATING RATIOS FOR ALL STATE CHARTERED BANKS FOR 1980

DEPOSIT CLASSIFICATION IN MILLIONS OF DOLLARS	2-5	5-10	10-25	25-50	50-100	Over 100	All Banks
NUMBER OF BANKS IN GROUPS OF DEPOSITS	3	26	59	41	17	11	157
SOURCE AND DISTRIBUTION OF INCOME:							
Percentage of Total Operating Income:							
Interest and fees on loans	61.1	65.5	68.2	70.5	71.2	73.2	72.2
Interest on balances with depository institutions	1.0	0.4	0.8	0.4	—	0.5	0.5
Income on Federal funds sold & securities purchased under agreements to resell in domestic offices of the bank & of its Edge Act Agreement Subsidiaries	17.7	14.2	9.3	6.1	4.6	4.1	4.9
Interest on U.S. Treasury securities & on obligations of other U.S. Government agencies and corporations	15.2	11.6	11.6	10.4	10.9	7.1	8.2
Interest on obligations of States & political subdivisions in the U.S.	—	0.9	5.3	7.5	7.8	7.2	7.0
Income from all other securities	0.2	0.8	0.1	0.2	0.2	0.1	0.1
Income from lease financing	—	—	—	—	—	0.3	0.2
Income from fiduciary activities	—	0.1	—	0.1	0.9	1.2	0.9
Service charges on deposit accounts in domestic offices	1.1	3.3	1.7	2.3	1.8	2.9	2.7
Other service charges, commissions & fees	1.2	2.4	2.1	1.8	2.1	1.8	1.9
Other operating income	2.5	0.8	0.9	0.7	0.5	1.6	1.4
TOTAL OPERATING INCOME	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Operating Expenses:							
Salaries and employee benefits	22.5	20.3	16.6	14.8	16.0	18.9	18.0
Interest on time certificates of deposits of $100,000 or more issued by domestic offices	17.8	8.6	7.8	7.0	9.5	10.1	9.5
Interest on other deposits	31.5	35.5	43.1	48.8	43.1	32.7	36.5
Expense of Federal funds purchased and securities sold under agreements to repurchase in domestic offices of the bank & of its Edge Act Agreement Subsidiaries	0.1	0.6	0.7	0.5	0.5	7.2	5.1
Interest on demand notes (note balances) issued to the U.S. Treasury and on other borrowed money	0.1	—	0.3	0.4	0.1	1.0	0.8
Interest on subordinated notes & debentures	—	—	—	0.2	0.1	—	0.1
Occupancy expense of bank premises, Net, and furniture & equipment expense	12.2	7.1	4.9	4.1	4.5	6.2	5.6
Provision for possible loan losses	2.5	4.7	2.8	2.8	2.6	3.1	3.0
Other operating expenses	20.6	14.5	11.4	10.1	10.6	11.3	11.2
TOTAL OPERATING EXPENSES	107.3	91.3	87.6	88.7	87.0	90.5	89.8
INCOME BEFORE INCOME TAXES & SECURITIES GAINS OR LOSSES	(7.3)	8.7	12.4	11.3	13.0	9.5	10.2
APPLICABLE INCOME TAXES	0.4	2.4	2.2	1.7	2.1	0.8	1.2
INCOME BEFORE SECURITIES GAINS OR LOSSES	(7.7)	6.3	10.2	9.6	10.9	8.7	9.0
SECURITIES GAINS (LOSSES), NET	0.1	(0.2)	(0.2)	—	(0.3)	—	—
INCOME BEFORE EXTRAORDINARY ITEMS	7.8	6.1	10.0	9.6	10.6	8.7	9.0
EXTRAORDINARY ITEMS, NET OF TAX EFFECT	—	0.5	0.1	0.1	—	—	—
NET INCOME	7.8	6.6	10.1	9.7	10.6	8.7	9.0

OPERATING RATIOS FOR ALL STATE CHARTERED BANKS FOR 1980

DEPOSIT CLASSIFICATION IN MILLIONS OF DOLLARS	2-5	5-10	10-25	25-50	50-100	Over 100	All Banks
NUMBER OF BANKS IN GROUPS OF DEPOSITS	3	26	59	41	17	11	157
DISTRIBUTION OF ASSETS:							
Percentage of Total Assets:							
Cash and due from depository institutions .	9.0	9.4	7.8	6.0	6.4	10.0	9.0
U.S. Treasury securities	1.5	4.7	6.3	4.8	4.9	5.8	5.6
Obligations of other U.S. Government agencies and corporations	14.9	1.4	8.4	7.9	8.1	2.4	4.3
Obligations of States & political subdivisions in the U.S.....	—	1.9	10.1	14.3	15.0	12.8	12.8
All other securities	0.5	0.7	0.3	0.3	0.3	0.2	0.3
Federal funds sold & securities purchased under agreements to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries.....	13.3	10.3	7.2	3.9	3.4	4.0	4.3
Loans, Total (Excluding unearned income).	47.5	56.9	56.1	59.7	59.0	59.8	59.3
Less: allowance for possible loan losses....	0.2	0.6	0.5	0.6	0.5	0.6	0.6
Loans, Net	47.3	56.3	55.6	59.1	58.5	59.2	58.7
Lease financing receivables.....	—	—	—	—	—	0.3	0.2
Bank premises, furniture, fixtures & other assets representing bank premises	12.1	5.0	3.0	2.3	2.0	2.3	2.4
Real estate owned other than bank premises	—	0.1	0.1	0.1	0.1	0.1	—
All other assets	1.4	1.2	1.2	1.3	1.3	2.9	2.4
OTHER RATIOS							
In Percentage							
Total capital account to total assets.....	19.5	11.2	9.1	8.2	8.2	7.0	7.5
Total capital account to total assets less U.S. Government securities & cash assets	26.1	15.2	13.4	12.3	12.6	10.1	11.0
Total capital accounts to total deposits	25.5	12.8	10.2	9.2	9.2	8.5	8.9
Time deposits to total deposits	67.1	65.6	67.1	74.8	70.4	63.2	65.9
Interest on deposits to total deposits	6.4	5.2	5.5	6.0	5.7	5.4	5.5

BANK APPLICATIONS RECEIVED OR ACTED UPON IN 1980

NEW BANKS

DATE RECEIVED	BANK	LOCATION	DISPOSITION
11/2/79	Bristol Bank & Trust	Corner of State & James Streets, City of Bristol	Denied 3/12/80
12/3/79	Citizens Bank of Tazewell	555 East Riverside Drive, Town of Tazewell, Tazewell County	Approved 8/19/80
4/4/80	Cardinal Bank and Trust	State Route 522, one mile north of City of Winchester, Frederick County	Denied 10/27/80
10/7/80	Dickenson-Buchanan Bank	Main Street, Haysi, Dickenson County	Approved 12/12/80
11/5/80	The Commercial Bank of Tysons Corner	8137 Leesburg Pike, Fairfax County	Approved 12/23/80

MERGERS

DATE RECEIVED	BANK	DISPOSITION
11/26/79	The Southwest Bank of Virginia, Saint Paul, into Bank of Virginia-Wise (phantom), under the charter and title of "Bank of Virginia-Wise"	Approved 1/23/80
11/26/79	Bank of Virginia-Wise (phantom) into Bank of Virginia, Richmond, under the charter and title of "Bank of Virginia"	Approved 1/23/80
12/4/79	Bank of Frederick County, Stephens City into First Virginia Bank of Frederick County (phantom), under the charter and title of "First Virginia Bank of Frederick County"	Approved 1/25/80
12/19/79	Massanutten Bank & Trust Company, Harrisonburg, into The Apple Valley Bank (phantom), under the charter of The Apple Valley Bank and title of "Massanutten Bank & Trust Company"	Approved 1/25/80
7/31/80	Bank of Virginia-Central Valley, Verona, into Bank of Virginia, Richmond, under the charter and title of "Bank of Virginia"	Approved 9/10/80
10/2/80	Farmers and Merchants Bank, Inc. of Amherst, Virginia, Amherst, into First Virginia Bank—South Central, Brookneal, under the charter and title of "First Virginia Bank—South Central"	Approved 11/6/80
11/14/80	Western Frederick Bank, Gore, into The Commercial and Savings Bank, Winchester, under the charter and title of "The Commercial and Savings Bank"	Approved 12/19/80

BRANCHES

DATE RECEIVED	BANK	LOCATION	DISPOSITION
6/14/78	Central Fidelity Bank, City of Norfolk	1511 East Little Creek Road, City of Norfolk	Withdrawn 9/23/80
10/17/79	The Commercial and Savings Bank, City of Winchester	Corner of State Route 277 and Interstate 81, Stephens City, Frederick County	Approved 1/11/80
10/26/79	First Virginia Bank—Shenandoah Valley, Woodstock, Shenandoah County	Royal Plaza parking lot, Front Royal, Warren County	Approved 8/11/80 (Authority effective 2/2/81)
11/8/79	Jefferson Bank of the Valley, Fishersville, Augusta County	Southeast corner of Main Street and Wayne Avenue, City of Waynesboro	Approved 1/11/80
11/8/79	Jefferson Bank of the Valley, Fishersville, Augusta County	U.S. Route 340, 0.3 mile north of its intersection with Virginia Secondary Road 608, Stuarts Draft, Augusta County	Approved 1/11/80
11/19/79	The Bank of Westmoreland, Colonial Beach, Westmoreland County	U.S. Route 360, Warsaw, Richmond County	Withdrawn 1/17/80

BANK APPLICATIONS RECEIVED OR ACTED UPON IN 1980

11/19/79	Bank of Virginia, City of Richmond	Denbigh Professional Park, 604 Denbigh Boulevard, City of Newport News	Approved 2/22/80 (Authority will not be exercised)
12/6/79	Bank of Virginia, City of Richmond	SAI Tower Office Building, 1710 Goodridge Drive, McLean, Fairfax County	Approved 2/22/80
12/7/79	First Settlers Bank, Hayes, Gloucester County	East side of U.S. Route 17 at its intersection with U.S. Route 14, Gloucester, Gloucester County	Approved 2/22/80
12/26/79	First Virginia Bank, Fairfax County	8283 Greensboro Drive, McLean, Fairfax County	Approved 1/25/80
12/27/79	United Virginia Bank, City of Richmond	U.S. Route 501, 0.2 mile north of State Routes 129/716, Centerville, Halifax County	Approved 3/6/80
1/2/80	First State Bank of Wise, Wise, Wise County	701 Park Avenue, City of Norton	Approved 2/27/80
1/3/80	The Suburban Bank, Henrico County	209 West Franklin Street, City of Richmond	Approved 3/10/80
1/29/80	The Bank of Marion, Marion, Smyth County	Corner of South Main Street and Washington Avenue, Town of Marion, Smyth County	Approved 3/18/80
2/1/80	The Peoples Bank of Front Royal, Front Royal, Warren County	9 Commerce Avenue, Front Roayl, Warren County	Pending
2/21/80	Virginia Beach Bank of Commerce, City of Virginia Beach	4524 Holland Road, City of Virginia Beach	Approved 4/9/80
3/17/80	Massanutten Bank & Trust Company, Rockingham County	U.S. Route 11, South, 0.6 mile south of Harrisonburg city limits, Rockingham County	Approved 5/6/80
4/8/80	Bank of Carroll, Hillsville, Carroll County	Southwest corner of Stuart Drive and Meadowview Drive, Hillsville, Carroll County	Approved 5/27/80
4/22/80	The Bank of West Point, West Point, King William County	202 North Main Street, Bowling Green, Caroline County	Approved 6/9/80
4/24/80	Bank of Virginia Beach, City of Virginia Beach	Northwest corner of Holland & Rosemont Roads, City of Virginia Beach	Approved 5/27/80
4/28/80	United Virginia Bank, City of Richmond	U.S. Route 250 (Broad Street Road), 0.1 mile west of its intersection with West End Drive, Tuckernuck Square Shopping Center, Henrico County	Approved 6/9/80
5/16/80	First Virginia Bank—Franklin County, Rocky Mount, Franklin County	Northwest corner of Floyd Avenue and Main Street, Rocky Mount, Franklin County	Approved 6/26/80
6/3/80	First American Bank of Virginia, McLean, Fairfax County	11944 L Fair Oaks Mall, Fairfax County	Approved 8/18/80
6/3/80	The George Mason Bank, City of Fairfax	George Mason University, 4400 University Drive, Fairfax County	Approved 7/11/80
6/9/80	Bank of Northumberland, Incorporated, Heathsville, Northumberland County	South side of U.S. Route 360, unincorporated town of Callao, Northumberland County	Approved 7/11/80
6/23/80	First Virginia Bank—Eastern Shore, Onancock, Accomack County	U.S. Route 13, New Church, Accomack County	Approved 8/7/80
6/23/80	Citizens Trust Bank, City of Portsmouth	801 Water Street, Harbor Tower Office Building, City of Portsmouth	Approved 7/25/80

BANK APPLICATIONS RECEIVED OR ACTED UPON IN 1980

6/23/80	The Peoples Bank of Chesterfield, Chesterfield County	Meadowbrook Shopping Center, Hopkins Road & Chippenham Parkway, Chesterfield County	Approved 8/18/80
6/30/80	Clinch Valley Bank and Trust Company, Richlands, Tazewell County	Intersection of U.S. Highway 19-460 and Virginia State Route 16, Town of Tazewell, Tazewell County	Pending
7/3/80	The Community Bank, City of Petersburg	1104 West Washington Street, City of Petersburg	Approved 9/2/80
7/7/80	United Virginia Bank, City of Richmond	Southeast corner of the intersection of U.S. Route 340 & State Route 649, Stuarts Draft, Augusta County	Approved 8/18/80
7/24/80	First American Bank of Virginia, McLean, Fairfax County	133 South Washington Street, City of Falls Church	Approved 9/22/80
7/25/80	Salem Bank & Trust, City of Salem	219 Apperson Drive, City of Salem	Approved 9/2/80 (Authority will not be exercised)
7/30/80	Bank of Shawsville, Shawsville, Montgomery County	2711 West Main Street, City of Salem	Pending
7/30/80	The Northern Virginia Bank, Springfield, Fairfax County	14527 Jefferson Davis Highway, Featherstone Square Shopping Center, Woodbridge, Prince William County	Approved 9/22/80
8/26/80	Union Bank & Trust Company, Bowling Green, Caroline County	4540 Lafayette Boulevard, Spotsylvania County	Approved 10/10/80
8/27/80	Colonial American Bank—Lynchburg, City of Lynchburg	River Ridge Shopping Center, Chandlers Mountain Road, City of Lynchburg	Withdrawn 12/15/80
10/10/80	The Bank of Vienna, Vienna, Fairfax County	101 East Holly Avenue, Sterling, Loudoun County	Pending
10/16/80	Peoples Bank of Chesapeake, City of Chesapeake	Farm Fresh Supermarket at 2005 South Military Highway, City of Chesapeake	Approved 12/1/80
10/29/80	Chesapeake Bank & Trust, City of Chesapeake	1000 Airline Boulevard, City of Portsmouth	Approved 12/1/80
11/14/80	The Bank of Westmoreland, Colonial Beach, Westmoreland County	U.S. Route 360 & State Route 634, Heathsville, Northumberland County	Pending
11/24/80	The State Bank of Prince William County, Dumfries, Prince William County	7901 Richmond Highway, Fairfax County	Pending
12/3/80	Bank of Isle of Wight, Smithfield, Isle of Wight County	109 West Second Avenue, City of Franklin	Pending
12/15/80	First Virginia Bank of Tidewater, City of Norfolk	731 Poquoson Avenue, City of Poquoson	Pending

MAIN OFFICE RELOCATIONS

DATE RECEIVED	BANK	LOCATION	DISPOSITION
6/9/80	United Virginia Bank, City of Richmond	From: 900 East Main Street, City of Richmond To: 921 East Main Street, City of Richmond	Approved 7/11/80

BRANCH OFFICE RELOCATIONS

DATE RECEIVED	BANK	LOCATION	DISPOSITION
1/17/80	Burke & Herbert Bank & Trust Company, City of Alexandria	From: 631 King Street, City of Alexandria	Approved 2/22/80

BANK APPLICATIONS RECEIVED OR ACTED UPON IN 1980

		To: 621 King Street, City of Alexandria	
2/8/80	First Virginia Bank of the Southwest, Christiansburg, Montgomery County	From: P & R Gables Shopping Center, Blacksburg, Montgomery County To: 151 Country Club Drive, Blacksburg, Montgomery County	Approved 3/18/80
2/20/80	United Virginia Bank, City of Richmond	From: 912 East Cary Street, City of Richmond To: 206 East Main Street, City of Richmond	Approved 3/21/80
3/6/80	First Virginia Bank, Fairfax County	From: 6839 Springfield Plaza, Springfield, Fairfax County To: 6210 Backlick Road, Springfield, Fairfax County	Approved 4/23/80
6/16/80	Citizens and Farmers Bank, West Point, King William County	From: State Route 249, Quinton, New Kent County To: State Route 249, 1,000 feet from present location, Quinton, New Kent County	Approved 7/11/80
6/30/80	Bank of Virginia, City of Richmond	From: 604 Denbigh Boulevard, Denbigh Professional Park, City of Newport News (authorized, unopened) To: 12700 Jefferson Avenue, Denbigh Professional Park, City of Newport News	Approved 7/31/80
8/4/80	State Bank of Remington, Incorporated, Remington, Fauquier County	From: East side of U.S. Route 17, 0.5 mile south of Routes 17 & 28, Bealeton, Fauquier County To: East Side of U.S. Route 17, 0.6 mile south of Routes 17 & 28, Bealeton, Fauquier County	Approved 9/2/80
8/11/80	The Northern Virginia Bank, Springfield, Fairfax County	From: 8015 Braddock Road, Springfield, Fairfax County To: 5250 H Port Royal Road, Springfield, Fairfax County	Approved 9/9/80
10/20/80	Central Fidelity Bank, City of Norfolk	From: Grafton Shopping Center, U.S. Route 17, Grafton, York County To: York Square Shopping Center, U.S. Route 17, Grafton, York County	Approved 11/25/80
12/10/80	Salem Bank & Trust, City of Salem	From: 219 Apperson Drive, City of Salem (authorized, unopened) To: 1406 Colorado Street, City of Salem	Pending

EFT SHARING

DATE RECEIVED	BANK	LOCATION	DISPOSITION
5/2/80	Central Fidelity Bank, City of	EFT terminals of Central Fideli-	Approved

BANK APPLICATIONS RECEIVED OR ACTED UPON IN 1980

	Norfolk and Central Fidelity Bank, Charlottesville, City of Charlottesville apply to share	ty Bank, N.A., Lynchburg, City of Lynchburg at: (1) 2304 Langhorne Road, City of Lynchburg, (2) 3225 Old Forest Road, City of Lynchburg, (3) 7113 Timberlake Road, City of Lynchburg, and (4) U.S. Highway 29, North, Madison Heights, Amherst County	5/21/80
5/2/80	Central Fidelity Bank, City of Norfolk and Central Fidelity Bank, Charlottesville, City of Charlottesville apply to share	EFT terminal of Central Fidelity Bank, N.A., Culpeper, Town of Culpeper, Culpeper County at 307 Southgate Shopping Center, Town of Culpeper, Culpeper County	Approved 5/21/80
5/2/80	Central Fidelity Bank, City of Norfolk and Central Fidelity Bank, Charlottesville, City of Charlottesville apply to share	EFT terminals of Central Fidelity Bank, N.A., City of Richmond at: (1) 5001 Nine Mile Road, Henrico County, (2) 415 Belt Boulevard, City of Richmond, (3) 5100 Meadowood Square Shopping Center, Henrico County, (4) 11124 Midlothian Turnpike, Chesterfield County, (5) 9000 Patterson Avenue, Henrico County, and (6) 5803 Grove Avenue, City of Richmond	Approved 5/21/80
5/2/80	Central Fidelity Bank, City of Norfolk applies to share	EFT terminal of Central Fidelity Bank, Charlottesville, City of Charlottesville at Angus Road & U.S. Highway 29, North, City of Charlottesville	Approved 5/21/80
5/2/80	Central Fidelity Bank, Charlottesville, City of Charlottesville applies to share	EFT terminals of Central Fidelity Bank, City of Norfolk at: (1) 1612 Independence Boulevard, City of Virginia Beach, (2) 70 Janaf Shopping Center, City of Norfolk, (3) 5131 Princess Anne Road, City of Virginia Beach, (4) 1608 Laskin Road, City of Virginia Beach, (5) 2777 Virginia Beach Boulevard, City of Virginia Beach, (5) 2965 Shore Drive, City of Virginia Beach, (7) 5820 High Street, West, City of Portsmouth, (8) 900 Frederick Boulevard, City of Portsmouth, (9) 398 Denbigh Boulevard, City of Newport News, (10) 2328 West Mercury Boulevard, City of Hampton, and (11) 1006 Richmond Road, City of Williamsburg	Approved 5/21/80
11/6/80	Central Fidelity Bank, City of Norfolk and Central Fidelity Bank, Charlottesville, City of Charlottesville apply to share	EFT terminals of Central Fidelity Bank, Northern Virginia, Bailey's Crossroads, Fairfax County at (1) 2374 Hunters Woods Plaza, Reston, Fairfax County, (2) 501 Elden Street, Town of Herndon, Fairfax County, and (3) 8385 Sudley Road, Prince William County	Approved 11/24/80

BANK STATUS CHANGES IN 1980

CERTIFICATES OF INCORPORATION

January	15	Arlington Bank was issued a Certificate of Incorporation this date.
April	17	The Commercial Bank of Tysons Corner was issued a Certificate of Incorporation this date.
June	12	The Bank of Alexandria was issued a Certificate of Incorporation this date.
October	23	New River Bank was issued a Certificate of Incorporation this date.

MERGERS

January	25	Eagle Rock Bank, Incorporated, Eagle Rock, merged into The First National Exchange Bank of Virginia, Roanoke, under the charter and title of "The First National Exchange Bank of Virginia."
March	31	The Southwest Bank of Virginia, Saint Paul, merged into Bank of Virginia-Wise (phantom), under the charter and title of "Bank of Virginia-Wise."
	31	Bank of Virginia-Wise (phantom) merged into Bank of Virginia, Richmond, under the charter and title of "Bank of Virginia."
April	1	Bank of Frederick County, Stephens City, merged into First Virginia Bank of Frederick County (phantom), under the charter and title of "First Virginia Bank of Frederick County."
	30	Massanutten Bank & Trust Company, Rockingham County, merged into The Apple Valley Bank, Incorporated (phantom), under the charter of The Apple Valley Bank, Incorporated and changed its name to "Massanutten Bank & Trust Company."
October	31	Bank of Virginia-Central Valley, Verona, merged into Bank of Virginia, Richmond, under the charter and title of "Bank of Virginia."
	31	The Bank of Chatham, Chatham, merged into First & Merchants National Bank, Richmond, under the charter and title of "First & Merchants National Bank."

NAME CHANGES

May	1	Central Fidelity Bank, Bailey's Crossroads, changed its name to "Central Fidelity Bank, Northern Virginia."
	1	Fidelity American Bank, Norfolk, changed its name to "Central Fidelity Bank."
	1	Fidelity American Bank, Charlottesville, Charlottesville, changed its name to "Central Fidelity Bank, Charlottesville."
	28	Bank of Christiansburg, Christiansburg, changed its name to "The Bank of Christiansburg."

BRANCH OPENINGS

January	14	Bank of Virginia, Richmond, opened its branch office at 748 Berryville Avenue, City of Winchester, Virginia.
	28	Bank of the James, Manakin-Sabot, opened its branch office at the intersection of Broad Street Road and Homeview Drive, 8821 West Broad Street Road, Henrico County, Virginia.
February	23	Aquia Bank and Trust Company, Stafford County, opened its branch office on the south side of U.S. Route 17, approximately 1.5 miles west of its intersection with U.S. Route 1, Stafford County, Virginia.
March	1	Bank of Virginia Beach, Virginia Beach, opened its branch office at 2888 Virginia Beach Boulevard, City of Virginia Beach, Virginia.
	3	First American Bank of Virginia, McLean, opened its branch office at 5703 Burke Centre Parkway, Burke Centre Shopping Center, Fairfax County, Virginia.
	14	The Bank of Middlesex, Urbanna, opened its branch office at the intersection of U.S. Route 33 & State Route 670, Mattaponi, King & Queen County, Virginia.
	27	Citizens Trust Bank, Portsmouth, opened its branch office in the Holland Plaza Office Building, Suite 101, 4176 South Plaza Trail, City of Virginia Beach, Virginia.

BANK STATUS CHANGES IN 1980

April	7	The Bank of West Point, West Point, opened its branch office at the intersection of U.S. Routes 33 & 14, Shacklefords, King & Queen County, Virginia.
May	1	Jefferson Bank of the Valley, Fishersville, opened its branch office at 410 West Main Street, City of Waynesboro, Virginia.
	19	Bank of Virginia, Richmond, opened its branch office at the southwest corner of Holland and Rosemont Roads, 969 Chimney Hill Corner Shopping Center, City of Virginia Beach, Virginia.
	27	First Settlers Bank, Hayes, opened its branch office at the intersection of U.S. Routes 17 & 14, Gloucester County, Virginia.
June	2	The Bank of Montross, Montross, opened its branch office on the north side of U.S. Route 360, Richmond County, Virginia.
	2	First Virginia Bank—South, Hurt, opened its branch office at 1410 Piney Forest Road, City of Danville, Virginia.
	12	Jefferson Bank of the Valley, Fishersville, opened its branch office at U.S. Route 340, Stuarts Draft, Augusta County, Virginia.
	16	Bank of Virginia, Richmond, opened its branch office at 133 North Fairfax Street, City of Alexandria, Virginia.
July	1	The Suburban Bank, Henrico County, opened its branch office at 209 West Franklin Street, City of Richmond, Virginia.
	5	The Suburban Bank, Henrico County, opened its branch office at 9012 Three Chopt Road, Henrico County, Virginia.
August	1	First Virginia Bank, Falls Church, opened its branch office at the intersection of State Route 610 and Brafferton Boulevard, Stafford County, Virginia.
	11	The George Mason Bank, Fairfax, opened its branch office at 4400 University Drive, George Mason University, Fairfax County, Virginia.
	18	Bank of Virginia, Richmond, opened its branch office at 4910 Millridge Parkway, East, Midlothian, Chesterfield County, Virginia.
	18	Bank of Virginia, Richmond, opened its branch office at 1710 Goodridge Drive, SAI Tower Office Building, McLean, Fairfax County, Virginia.
September	8	First Virginia Bank—South Central, Brookneal, opened its branch office at 8800 Timberlake Road, Timbrook Square Shopping Center, City of Lynchburg, Virginia.
	10	Bank of Northumberland, Incorporated, Heathsville, opened its branch office on the south side of U.S. Route 360, Callao, Northumberland County, Virginia.
	22	Citizens Trust Bank, Portsmouth, opened its branch office at 801 Water Street, Harbor Tower Office Building, City of Portsmouth, Virginia.
	24	Virginia Beach Bank of Commerce, Virginia Beach, opened its branch office at 4524 Holland Road, City of Virginia Beach, Virginia.
	29	First Virginia Bank, Falls Church, opened its branch office at 8283 Greensboro Drive, McLean, Fairfax County, Virginia.
	29	United Virginia Bank, Richmond, opened its branch office on U.S. Route 501, Centerville, Halifax County, Virginia.
	29	The Bank of West Point, West Point, opened its branch office at 202 North Main Street, Bowling Green, Caroline County, Virginia.
October	14	The Northern Virginia Bank, Springfield, opened its branch office at 14527 Jefferson Davis Highway, Woodbridge, Prince William County, Virginia.
	20	United Virginia Bank, Richmond, opened its branch office at the intersection of U.S. Route 340 & State Route 649, Stuarts Draft, Augusta County, Virginia.
	29	Bank of Speedwell, Incorporated, Speedwell, opened its branch office at 1105 Bob White Boulevard, Pulaski, Pulaski County.
November	10	The Peoples Bank of Chesterfield, Chesterfield County, opened its branch office at 5756 Hopkins Road, Meadowbrook Shopping Center, Chesterfield County, Virginia.
	12	Massanutten Bank & Trust Company, Rockingham County, opened its branch office on U.S. Route 11, South, Rockingham County, Virginia.
	29	Bank of Carroll, Hillsville, opened its branch office on the southwest corner of Stuart and Meadowview Drive, Hickory Hills Shopping Center, Hillsville, Carroll County, Virginia.
December	13	Old Colony Bank and Trust Company of Williamsburg, James City County, opened its branch office at 171 Monticello Avenue, City of Williamsburg, Virginia.

BANK STATUS CHANGES IN 1980

15 Union Bank and Trust Company, Bowling Green, opened its branch office at 4540 Lafayette Boulevard, Spotsylvania County, Virginia.

17 First American Bank of Virginia, McLean, opened its branch office at 11944 L Fair Oaks Mall, Fairfax County, Virginia.

23 First American Bank of Virginia, McLean, opened its branch office at 11260 Roger Bacon Drive, Centec Building, Reston, Fairfax County, Virginia.

MAIN OFFICE MOVES

March 17 The Bank of Franklin, Franklin, moved its main office from 109 West Second Avenue to 100 East Fourth Avenue, both in the City of Franklin, Virginia.

BRANCH OFFICE MOVES

March 31 First Virginia Bank, Falls Church, moved its branch office from 13029 Lee-Jackson Highway to 13045 Lee-Jackson Highway, both in Chantilly, Fairfax County, Virginia.

April 28 United Virginia Bank, Richmond, moved its branch office from 528 East Broad Street Road to 424 East Grace Street, both in the City of Richmond, Virginia.

May 8 First Virginia Bank of Tidewater, Norfolk, moved its branch office from Route 17 to a site 0.1 mile distant on Route 17, both in Hayes Plaza Shopping Center, Gloucester County, Virginia.

15 First Virginia Bank of the Southwest, Christiansburg, moved its branch office from 210 First Street, West to 520 First Street, West, both in the City of Radford, Virginia.

June 12 Cumberland Bank & Trust Company, Grundy, moved its branch office from Main Street to a site of 0.1 mile east on Main Street, both in Clintwood, Dickenson County, Virginia.

August 25 First Virginia Bank, Falls Church, moved its branch office from 5140 Duke Street to 233 South Van Dorn Street, City of Alexandria, Virginia.

September 3 State Bank of Remington, Incorporated, Remington, moved its branch office from 0.5 mile south of the intersection of Routes 17 & 28 to a site 0.6 mile south of the intersection of Routes 17 & 28, both in Bealeton, Fauquier County, Virginia.

October 6 First Virginia Bank of the Southwest, Christiansburg, moved its branch office from P & R Gables Shopping Center to 151 Country Club Drive, both in Blacksburg, Montgomery County, Virginia.

BRANCH CLOSINGS

March 28 Bank of Virginia, Richmond, closed its branch office at 75 Commonwealth Avenue, City of Bristol, Virginia.

April 19 First Virginia Bank, Falls Church, closed its branch office at 8325-A Sudley Road, City of Manassas, Virginia.

May 15 First Virginia Bank of the Southwest, Christiansburg, closed its branch office at First and Robertson Streets, City of Radford, Virginia.

June 7 Bank of Virginia, Richmond, closed its branch office at 6301 West Broad Street Road, Henrico County, Virginia.

7 Bank of Virginia, Richmond, closed its branch office at 5501 Midlothian Turnpike, City of Richmond, Virginia.

25 Bank of Virginia, Richmond, closed its branch office at 4910 Nine Mile Road, Henrico County, Virginia.

27 Bank of Virginia, Richmond, closed its branch office at 7359 Galleher Road, Gainesville, Prince William County, Virginia.

27 Bank of Virginia, Richmond, closed its branch office at 7901 Richmond Highway, City of Alexandria, Virginia.

27 Central Fidelity Bank, Norfolk, closed its branch office at the Naval Weapons Station, Yorktown, York County, Virginia.

BANK STATUS CHANGES IN 1980

July	11	Bank of Virginia, Richmond, closed its branch office at 4540 Lafayette Boulevard, Spotsylvania County, Virginia.
	18	Bank of Virginia, Richmond, closed its branch office at the intersection of U.S. Route 221 & Penn Forest Avenue, City of Roanoke, Virginia.
	25	Bank of Virginia, Richmond, closed its branch office at 14529 Jefferson Davis Highway, Woodbridge, Prince William County, Virginia.
	31	United Virginia Bank, Richmond, closed its branch office at 4400 University Drive, Fairfax County, Virginia.
September	26	First Virginia Bank, Falls Church, closed its branch office at 4017 Wilson Boulevard, Arlington County, Virginia.
October	17	The Commercial and Savings Bank, Winchester, closed its branch on Senseny Road, Frederick County, Virginia.
November	29	First Virginia Bank, Falls Church, closed its branch office at 2948 Dale Boulevard, Woodbridge, Prince William County, Virginia.
December	31	Bank of Virginia, Richmond, closed its branch office at 5304 Jefferson Avenue, City of Newport News, Virginia.
	31	Bank of Virginia, Richmond, closed its branch office at 3531 Airline Boulevard, City of Portsmouth, Virginia.
	31	Bank of Virginia, Richmond, closed its branch office at 969 Chimney Hill Corner Shopping Center, City of Virginia, Virginia.
	31	Bank of Virginia, Richmond, closed its branch office at Ninth & Church Streets, City of Lynchburg, Virginia.

MEMBER BANKS

March	27	Bank of Newport News, Newport News, became a member of the Federal Reserve System this date.
April	24	Bank of Suffolk, became a member of the Federal Reserve System this date.
	30	The Bank of West Point, West Point, became a member of the Federal Reserve System this date.
May	15	The Suburban Bank, Henrico County, became a member of the Federal Reserve System this date.
August	28	The Peoples Bank of Chesterfield, Chesterfield County, became a member of the Federal Reserve System this date.
December	31	The Bank of Middlesex, Urbanna, became a member of the Federal Reserve System this date.

EFT SHARING

July	1	Central Fidelity Bank, Norfolk, and Central Fidelity Bank, Charlottesville, Charlottesville, share the EFT terminals of Central Fidelity Bank, N.A., Lynchburg at: (1) 2304 Langhorne Road, City of Lynchburg, (2) 3225 Old Forest Road, City of Lynchburg, (3) 7113 Timberlake Road, City of Lynchburg, and (4) U.S. Highway 29, North, Madison Heights, Amherst County, Virginia.
	1	Central Fidelity Bank, Norfolk, and Central Fidelity Bank, Charlottesville, Charlottesville, share the EFT terminal of Central Fidelity Bank, N.A., Culpeper, Culpeper, at 307 Southgate Shopping Center, Culpeper, Culpeper County, Virginia.
	1	Central Fidelity Bank, Norfolk, and Central Fidelity Bank, Charlottesville, Charlottesville, share the EFT terminals of Central Fidelity Bank, N.A., Richmond, at: (1) 5001 Nine Mile Road, Henrico County, (2) 415 Belt Boulevard, City of Richmond, (3) 5100 Meadowood Square Shopping Center, Henrico County, (4) 11124 Midlothian Turnpike, Chesterfield County, (5) 9000 Patterson Avenue, Henrico County, and (6) 5803 Grove Avenue, City of Richmond, Virginia.
	1	Central Fidelity Bank, Norfolk, shares the EFT terminal of Central Fidelity Bank, Charlottesville, Charlottesville, at Angus Road & U.S. Highway 29, North, City of Charlottesville, Virginia.
	1	Central Fidelity Bank, Charlottesville, Charlottesville, shares the EFT terminals of Central Fidelity Bank, Norfolk, at: (1) 1612 Independence Boulevard, City of

BANK STATUS CHANGES IN 1980

		Virginia Beach, (2) 70 Janaf Shopping Center, City of Norfolk, (3) 5131 Princess Anne Road, City of Virginia Beach, (4) 1608 Laskin Road, City of Virginia Beach, (5) 2777 Virginia Beach Boulevard, City of Virginia Beach, (6) 2965 Shore Drive, City of Virginia Beach, (7) 5820 High Street, West, City of Portsmouth, (8) 900 Frederick Boulevard, City of Portsmouth, (9) 398 Denbigh Boulevard, City of Newport News, (10) 2328 West Mercury Boulevard, City of Hampton, and (11) 1006 Richmond Road, City of Williamsburg, Virginia.
October	14	Central Fidelity Bank, Norfolk, and Central Fidelity Bank, Charlottesville, Charlottesville, share the EFT terminals of Central Fidelity Bank, Northern Virginia, Bailey's Crossroads, at: (1) 2374 Hunters Woods Plaza, Reston, Fairfax County, (2) 501 Elden Street, Town of Herndon, Fairfax County, and (3) 8385 Sudley Road, Prince William County, Virginia.

REPORT OF CONDITION

	638 BURKE & HERBERT BANK & TRUST COMPANY ALEXANDRIA	906 *BANK OF AMELIA AMELIA
ASSETS		
1. Cash and due from depository institutions	$ 5,046	$ 246
2. U.S. Treasury securities	3,687	200
3. Obligations of other U.S. Government agencies & corps.	5,299	1,500
4. Obligations of States & political subdivisions in the U.S.	14,075	—
5. All other securities	—	23
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	1,500	50
7. Loans, Total (excluding unearned income)	54,493	1,428
8. Less: allowance for possible loan losses	281	9
9. Loans, Net	54,212	1,419
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	2,274	398
12. Real estate owned other than bank premises	562	—
13. All other assets	884	77
14. TOTAL ASSETS	$ 87,539	$ 3,913
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	$ 27,067	$ 532
16. Time & savings deposits of individuals, partnerships & corps.	52,029	1,771
17. Deposits of U.S. Government	94	2
18. Deposits of States & political subdivisions in the U.S.	544	384
19. Certified and officers' checks	752	31
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	$ 80,486	$ 2,720
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBS.	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES	$ 80,486	$ 2,720
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	—	—
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	—	—
25. Mortgage indebtedness and liability for capitalized leases	—	—
26. All other liabilities	755	77
27. TOTAL LIABILITIES	$ 81,241	$ 2,797
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	$ 1,000	$ 500
30. Surplus	2,006	500
31. Undivided profits & reserves for contingencies & other capital reserves	3,392	116
32. TOTAL EQUITY CAPITAL	$ 6,298	$ 1,116
33. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 87,539	$ 3,913

*Member of Federal Reserve System

DECEMBER 31, 1980

729 *FARMERS AND MERCHANTS BANK, INC. OF AMHERST, VIRGINIA AMHERST	818 *FIRST COMMERCIAL BANK ARLINGTON	773 *CENTRAL FIDELITY BANK, NORTHERN VIRGINIA BAILEY'S CROSSROADS	915 FIRST BASSETT BANK & TRUST BASSETT	784 LIBERTY BANK OF BEDFORD BEDFORD	
$ 840	$ 2,269	$ 15,089	$ 6,404	$ 2,737	1
2,801	3,344	6,985	200	249	2
600	—	2,810	12,300	2,891	3
554	—	14,951	10,275	2,795	4
19	39	4,873	—	—	5
725	2,700	6,750	4,600	400	6
7,132	11,675	57,639	28,988	7,011	7
102	73	722	330	66	8
7,030	11,602	56,917	28,658	6,945	9
—	—	—	—	—	10
309	677	4,505	1,020	258	11
17	124	81	88	92	12
101	863	1,614	508	262	13
$ 12,996	$ 21,618	$ 114,575	$ 64,053	$ 16,629	14
$ 2,795	$ 10,473	$ 42,629	$ 16,478	$ 2,972	15
7,158	6,999	51,056	33,351	10,295	16
23	187	359	425	9	17
1,997	1,701	911	4,153	1,421	18
3	211	47	231	98	19
$ 11,976	$ 19,571	$ 95,002	$ 54,638	$ 14,795	20
—	—	—	—	—	21
$ 11,976	$ 19,571	$ 95,002	$ 54,638	$ 14,795	22
—	—	8,735	—	366	23
—	—	—	—	—	24
46	—	76	—	11	25
113	516	1,125	1,589	241	26
$ 12,135	$ 20,087	$ 104,938	$ 56,227	$ 15,413	27
—	—	—	—	—	28
$ 248	$ 755	$ 5,000	$ 1,799	$ 416	29
382	555	2,506	1,800	426	30
231	221	2,131	4,227	374	31
$ 861	$ 1,531	$ 9,637	$ 7,826	$ 1,216	32
$ 12,996	$ 21,618	$ 114,575	$ 64,053	$ 16,629	33

REPORT OF CONDITION

	12 *BANK OF CLARKE COUNTY BERRYVILLE	877 *BIG STONE GAP BANK AND TRUST COMPANY BIG STONE GAP
ASSETS		
1. Cash and due from depository institutions	$ 2,558	$ 852
2. U.S. Treasury securities	2,650	—
3. Obligations of other U.S. Government agencies & corps.	9	983
4. Obligations of States & political subdivisions in the U.S.	2,315	—
5. All other securities	17	24
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	4,100	1,125
7. Loans, Total (excluding unearned income)	17,353	2,196
8. Less: allowance for possible loan losses	206	17
9. Loans, Net	17,147	2,179
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	243	541
12. Real estate owned other than bank premises	—	—
13. All other assets	514	72
14. TOTAL ASSETS	$ 29,553	$ 5,776
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	$ 6,619	$ 1,003
16. Time & savings deposits of individuals, partnerships & corps	18,631	3,883
17. Deposits of U.S. Government	4	2
18. Deposits of States & political subdivisions in the U.S.	1,362	10
19. Certified and officers' checks	253	15
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	$ 26,869	$ 4,913
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBS	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES	$ 26,869	$ 4,913
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	—	—
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	—	—
25. Mortgage indebtedness and liability for capitalized leases	—	—
26. All other liabilities	245	83
27. TOTAL LIABILITIES	$ 27,114	$ 4,996
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	$ 165	$ 500
30. Surplus	390	300
31. Undivided profits & reserves for contingencies & other capital reserves	1,884	(20)
32. TOTAL EQUITY CAPITAL	$ 2,439	$ 780
33. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 29,553	$ 5,776

*Member of Federal Reserve System

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15	766	411	362	20	
*CITIZENS BANK AND TRUST COMPANY	*FIRST VIRGINIA BANK—BLAND COUNTY	THE BLUE GRASS VALLEY BANK	FARMERS & MERCHANTS BANK OF BOONES MILL, VIRGINIA	*UNION BANK AND TRUST COMPANY	
BLACKSTONE	BLAND	BLUE GRASS	BOONES MILL	BOWLING GREEN	
$ 4,370	$ 839	$ 303	$ 343	$ 3,338	1
1,325	1,095	556	1,601	1,399	2
1,700	1,566	798	2,397	2,944	3
7,191	2,506	652	1,264	11,420	4
128	15	—	—	95	5
1,300	680	400	150	1,950	6
26,995	6,529	3,646	11,307	32,146	7
233	117	12	30	381	8
26,762	6,412	3,634	11,277	31,765	9
—	—	—	—	—	10
348	194	79	305	1,116	11
48	—	—	5	10	12
627	199	87	370	637	13
$ 43,799	$ 13,506	$ 6,509	$ 17,712	$ 54,674	14
$ 6,927	$ 2,618	$ 1,330	$ 2,288	$ 10,231	15
31,174	8,720	4,347	13,205	35,188	16
24	6	18	1	55	17
1,669	438	73	528	3,271	18
165	23	5	39	169	19
$ 39,959	$ 11,805	$ 5,773	$ 16,061	$ 48,914	20
—	—	—	—	—	21
39,959	$ 11,805	$ 5,773	$ 16,061	$ 48,914	22
—	425	—	—	—	23
—	—	—	14	—	24
—	—	—	—	—	25
539	104	66	330	599	26
$ 40,498	$ 12,334	$ 5,839	$ 16,405	$ 49,513	27
—	—	—	—	—	28
$ 1,250	$ 160	$ 50	$ 700	$ 600	29
850	330	65	300	900	30
1,201	682	555	307	3,661	31
$ 3,301	$ 1,172	$ 670	$ 1,307	$ 5,161	32
$ 43,799	$ 13,506	$ 6,509	$ 17,712	$ 54,674	33

REPORT OF CONDITION

	26 *FIRST VIRGINIA BANK—PLANTERS BRIDGEWATER	838 *FIRST VIRGINIA BANK—SOUTH CENTRAL BROOKNEAL
ASSETS		
1. Cash and due from depository institutions	$ 2,246	$ 539
2. U.S. Treasury securities	1,762	880
3. Obligations of other U.S. Government agencies & corps.	4,242	752
4. Obligations of States & political subdivisions in the U.S.	4,149	408
5. All other securities	28	17
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	740	70
7. Loans, Total (excluding unearned income)	20,847	4,999
8. Less: allowance for possible loan losses	203	70
9. Loans, Net	20,644	4,929
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	556	355
12. Real estate owned other than bank premises	46	—
13. All other assets	447	117
14. TOTAL ASSETS	$ 34,860	$ 8,067
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	$ 7,349	$ 1,000
16. Time & savings deposits of individuals, partnerships & corps.	24,068	6,019
17. Deposits of U.S. Government	6	4
18. Deposits of States & political subdivisions in the U.S.	435	32
19. Certified and officers' checks	263	131
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	$ 32,121	$ 7,186
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBS.	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES.	$ 32,121	$ 7,186
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	—	—
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	11	—
25. Mortgage indebtedness and liability for capitalized leases	—	—
26. All other liabilities	349	90
27. TOTAL LIABILITIES.	$ 32,481	$ 7,276
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	$ 600	$ 425
30. Surplus	325	125
31. Undivided profits & reserves for contingencies & other capital reserves	1,454	241
32. TOTAL EQUITY CAPITAL	$ 2,379	$ 791
33. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 34,860	$ 8,067

*Member of Federal Reserve System

DECEMBER 31, 1980

30	217	823	740	902	
BANK OF BUCHANAN	THE BANK OF SOUTHSIDE VIRGINIA	ALBEMARLE BANK AND TRUST COMPANY	CENTRAL FIDELITY BANK, CHARLOTTESVILLE	*FIRST VIRGINIA BANK—CENTRAL	
BUCHANAN	CARSON	CHARLOTTESVILLE	CHARLOTTESVILLE	CHARLOTTESVILLE	
$ 618	$ 2,796	$ 1,137	$ 4,353	$ 2,675	1
1,815	1,729	—	7,966	995	2
—	7,355	—	6,499	400	3
2,000	14,447	—	10,973	776	4
—	549	—	491	48	5
1,000	2,440	913	7,650	2,085	6
7,816	31,021	4,273	37,317	16,551	7
96	49	31	588	165	8
7,720	30,972	4,242	36,729	16,386	9
—	—	1,346	—	—	10
75	1,107	17	1,550	1,152	11
—	34	1	112	—	12
8	621	94	880	268	13
$ 13,236	$ 62,050	$ 7,750	$ 77,203	$ 24,785	14
$ 2,541	$ 11,041	$ 2,728	$ 13,991	$ 8,901	15
9,093	37,389	2,959	47,095	13,214	16
1	18	5	45	36	17
212	4,551	—	3,608	15	18
51	723	182	344	181	19
$ 11,898	$ 53,722	$ 5,874	$ 65,083	$ 22,347	20
—	—	—	—	—	21
$ 11,898	$ 53,722	$ 5,874	$ 65,083	$ 22,347	22
—	—	—	5,616	—	23
—	—	—	—	—	24
—	—	—	—	—	25
365	1,038	123	965	229	26
$ 12,263	$ 54,760	$ 5,997	$ 71,664	$ 22,576	27
—	—	—	—	—	28
$ 212	$ 292	$ 1,281	$ 761	$ 900	29
326	2,000	—	1,531	700	30
435	4,998	472	3,247	609	31
$ 973	$ 7,290	$ 1,753	$ 5,539	$ 2,209	32
$ 13,236	$ 62,050	$ 7,750	$ 77,203	$ 24,785	33

REPORT OF CONDITION

	873 CHESAPEAKE BANK & TRUST CHESAPEAKE	726 PEOPLE'S BANK OF CHESAPEAKE CHESAPEAKE
ASSETS		
1. Cash and due from depository institutions	$ 1,103	$ 2,474
2. U.S. Treasury securities	—	1,277
3. Obligations of other U.S. Government agencies & corps.	1,900	3,101
4. Obligations of States & political subdivisions in the U.S.	—	3,472
5. All other securities	—	1,380
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	800	—
7. Loans, Total (excluding unearned income)	7,592	19,239
8. Less: allowance for possible loan losses	81	203
9. Loans, Net	7,511	19,036
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	454	825
12. Real estate owned other than bank premises	—	—
13. All other assets	192	875
14. TOTAL ASSETS	$ 11,960	$ 32,440
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	$ 3,026	$ 10,652
16. Time & savings deposits of individuals, partnerships & corps.	5,983	17,152
17. Deposits of U.S. Government	107	120
18. Deposits of States & political subdivisions in the U.S.	1,632	560
19. Certified and officers' checks	89	339
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	$ 10,837	$ 28,823
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBS.	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES.	$ 10,837	$ 28,823
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	—	300
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	—	—
25. Mortgage indebtedness and liability for capitalized leases	—	—
26. All other liabilities	167	661
27. TOTAL LIABILITIES.	$ 11,004	$ 29,784
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	$ 568	$ 864
30. Surplus	259	607
31. Undivided profits & reserves for contingencies & other capital reserves	129	1,185
32. TOTAL EQUITY CAPITAL	$ 956	$ 2,656
33. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 11,960	$ 32,440

*Member of Federal Reserve System

DECEMBER 31, 1980

849	853	49	249	814	
*THE PEOPLE'S BANK OF CHESTERFIELD	THE MARINE BANK	*THE BANK OF CHRISTIANS-BURG	*FIRST VIRGINIA BANK OF THE SOUTHWEST	VIRGINIA SOUTHERN BANK	
CHESTERFIELD	CHINCOTEAGUE	CHRISTIANS-BURG	CHRISTIANS-BURG	CLARKSVILLE	
$ 2,863	$ 486	$ 2,693	$ 2,452	$ 528	1
500	88	400	2,740	194	2
2,300	—	1,199	3,622	1,798	3
3,775	—	4,732	6,094	690	4
38	1,000	1,002	54	—	5
1,480	450	3,300	600	3,050	6
15,842	3,437	33,481	23,814	8,751	7
84	16	399	216	66	8
15,758	3,421	33,082	23,598	8,685	9
—	—	—	—	—	10
1,346	268	1,678	1,222	708	11
—	—	244	—	—	12
423	65	555	444	211	13
$ 28,483	$ 5,778	$ 48,885	$ 40,826	$ 15,864	14
$ 9,009	$ 1,044	$ 6,675	$ 6,679	$ 2,395	15
14,646	3,989	32,772	29,931	11,886	16
31	—	250	41	21	17
2,179	30	2,958	751	2	18
248	39	225	117	74	19
$ 26,113	$ 5,102	$ 42,880	$ 37,519	$ 14,378	20
—	—	—	—	—	21
$ 26,113	$ 5,102	$ 42,880	$ 37,519	$ 14,378	22
—	—	—	—	—	23
—	—	—	—	—	24
—	48	1,280	—	—	25
147	70	579	394	260	26
$ 26,260	$ 5,220	$ 44,739	$ 37,913	$ 14,638	27
—	—	—	—	—	28
$ 843	$ 208	$ 600	$ 1,000	$ 756	29
434	186	700	800	262	30
946	164	2,846	1,113	208	31
$ 2,223	$ 558	$ 4,146	$ 2,913	$ 1,226	32
$ 28,483	$ 5,778	$ 48,885	$ 40,826	$ 15,864	33

REPORT OF CONDITION

	820 VIRGINIA CITIZENS BANK CLINTWOOD	379 *THE FARMERS EXCHANGE BANK OF COEBURN COEBURN
ASSETS		
1. Cash and due from depository institutions	$ 2,448	$ 3,278
2. U.S. Treasury securities	937	757
3. Obligations of other U.S. Government agencies & corps.	1,463	2,825
4. Obligations of States & political subdivisions in the U.S.	3,647	6,879
5. All other securities	—	60
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	1,410	2,700
7. Loans, Total (excluding unearned income)	7,148	20,016
8. Less: allowance for possible loan losses	84	250
9. Loans, Net	7,064	19,766
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	394	131
12. Real estate owned other than bank premises	—	170
13. All other assets	205	535
14. TOTAL ASSETS	$ 17,568	$ 37,101
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	$ 5,119	$ 6,699
16. Time & savings deposits of individuals, partnerships & corps.	10,094	24,010
17. Deposits of U.S. Government	137	42
18. Deposits of States & political subdivisions in the U.S.	1	2,618
19. Certified and officers' checks	52	173
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	$ 15,403	$ 33,542
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBS.	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES.	$ 15,403	$ 33,542
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	—	—
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	—	—
25. Mortgage indebtedness and liability for capitalized leases	—	—
26. All other liabilities	137	339
27. TOTAL LIABILITIES	$ 15,540	$ 33,881
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	$ 255	$ 302
30. Surplus	255	1,698
31. Undivided profits & reserves for contingencies & other capital reserves	1,518	1,220
32. TOTAL EQUITY CAPITAL	$ 2,028	$ 3,220
33. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 17,568	$ 37,101

*Member of Federal Reserve System

DECEMBER 31, 1980

899	787	447	893	65	
*PIEDMONT TRUST BANK	THE BANK OF WESTMORELAND	SOUTHAMPTON COUNTY BANK	*THE STATE BANK OF THE ALLEGHENIES	THE BANK OF DAMASCUS, INCORPORATED	
COLLINSVILLE	COLONIAL BEACH	COURTLAND	COVINGTON	DAMASCUS	
$ 7,090	$ 2,393	$ 1,778	$ 545	$ 1,138	1
5,263	5,177	138	—	1,583	2
8,216	6,177	228	1,294	2,220	3
21,592	8,828	4,789	—	3,089	4
138	—	—	21	—	5
5,000	660	1,550	840	3,550	6
86,742	36,959	19,927	2,999	20,168	7
996	277	214	35	232	8
85,746	36,682	19,713	2,964	19,936	9
100	—	—	—	—	10
3,103	1,391	579	434	393	11
39	8	—	—	—	12
1,289	731	344	73	581	13
$ 137,626	$ 62,047	$ 29,119	$ 6,171	$ 32,470	14
$ 25,621	$ 8,628	$ 4,925	$ 834	$ 6,248	15
89,790	46,242	19,392	3,915	22,300	16
128	32	113	—	13	17
3,534	1,698	2,054	633	518	18
985	156	112	15	79	19
$ 120,058	$ 56,756	$ 26,596	$ 5,397	$ 29,158	20
—	—	—	—	—	21
$ 120,058	$ 56,756	$ 26,596	$ 5,397	$ 29,158	22
2,586	—	—	—	—	23
2,104	60	—	—	—	24
29	—	—	—	—	25
1,996	650	349	56	392	26
$ 126,773	$ 57,466	$ 26,945	$ 5,453	$ 29,550	27
—	—	$ 600	—	—	28
$ 3,690	$ 1,500	$ 346	$ 443	$ 300	29
2,000	1,500	419	266	300	30
5,163	1,581	809	9	2,320	31
$ 10,853	$ 4,581	$ 1,574	$ 718	$ 2,920	32
$ 137,626	$ 62,047	$ 29,119	$ 6,171	$ 32,470	33

REPORT OF CONDITION

	471 FIRST STATE BANK DANVILLE	894 *PEOPLES BANK OF DANVILLE DANVILLE
ASSETS		
1. Cash and due from depository institutions	$ 641	$ 1,860
2. U.S. Treasury securities	1,193	1,011
3. Obligations of other U.S. Government agencies & corps.	572	3,048
4. Obligations of States & political subdivisions in the U.S.	2,858	2,959
5. All other securities	—	27
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	1,250	4,525
7. Loans, Total (excluding unearned income)	5,653	16,451
8. Less: allowance for possible loan losses	30	33
9. Loans, Net	5,623	16,451
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	323	664
12. Real estate owned other than bank premises	—	16
13. All other assets	184	212
14. TOTAL ASSETS	$ 12,644	$ 30,740
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	$ 1,636	$ 4,585
16. Time & savings deposits of individuals, partnerships & corps.	7,625	19,845
17. Deposits of U.S. Government	90	—
18. Deposits of States & political subdivisions in the U.S.	993	3,119
19. Certified and officers' checks	88	168
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	$ 10,432	$ 27,717
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBS.	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES.	$ 10,432	$ 27,717
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	—	—
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	325	121
25. Mortgage indebtedness and liability for capitalized leases	54	500
26. All other liabilities	146	495
27. TOTAL LIABILITIES.	$ 10,957	$ 28,833
28. Subordinated notes and debentures	—	$ 500
EQUITY CAPITAL		
29. Common stock	$ 250	$ 550
30. Surplus	1,000	336
31. Undivided profits & reserves for contingencies & other capital reserves	437	521
32. TOTAL EQUITY CAPITAL	$ 1,687	$ 1,407
33. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 12,644	$ 30,740

*Member of Federal Reserve System

DECEMBER 31, 1980

655 VIRGINIA BANK AND TRUST COMPANY DANVILLE	755 THE STATE BANK OF PRINCE WILLIAM COUNTY DUMFRIES	531 THE EASTVILLE BANK EASTVILLE	856 *THE FARMERS BANK OF EDINBURG, INCORPORATED EDINBURG	508 PEOPLES BANK OF EWING EWING	
$ 1,276	$ 1,452	$ 574	$ 989	$ 1,127	1
1,880	414	2,999	647	2,333	2
6,779	813	3,515	1,950	1,173	3
2,363	76	2,028	1,409	2,204	4
10	—	—	27	—	5
800	1,375	875	1,125	1,300	6
13,818	6,773	6,579	16,621	7,198	7
257	77	87	164	80	8
13,561	6,696	6,492	16,457	7,118	9
—	—	—	—	—	10
629	284	312	346	242	11
—	—	—	—	—	12
435	162	41	147	308	13
$ 27,733	$ 11,272	$ 16,836	$ 23,097	$ 15,805	14
$ 4,770	$ 5,631	$ 3,267	$ 3,322	$ 3,525	15
20,448	4,186	11,177	17,412	10,398	16
12	9	2	10	18	17
224	54	460	127	200	18
140	99	60	89	84	19
$ 25,594	$ 9,979	$ 14,966	$ 20,960	$ 14,225	20
—	—	—	—	—	21
$ 25,594	$ 9,979	$ 14,966	$ 20,960	$ 14,225	22
—	—	—	—	—	23
—	—	—	—	—	24
—	—	—	18	—	25
237	22	16	323	234	26
$ 25,831	$ 10,001	$ 14,982	$ 21,301	$ 14,459	27
—	—	—	—	—	28
$ 250	$ 846	$ 275	$ 200	$ 235	29
450	165	400	710	465	30
1,202	260	1,179	886	646	31
$ 1,902	$ 1,271	$ 1,854	$ 1,796	$ 1,346	32
$ 27,733	$ 11,272	$ 16,836	$ 23,097	$ 15,805	33

REPORT OF CONDITION

	430 THE PEOPLES TRUST BANK EXMORE	904 *THE GEORGE MASON BANK FAIRFAX
ASSETS		
1. Cash and due from depository institutions	$ 746	$ 2,649
2. U.S. Treasury securities	1,198	1,195
3. Obligations of other U.S. Government agencies & corps.	4,850	1,502
4. Obligations of States & political subdivisions in the U.S.	2,156	—
5. All other securities	—	42
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	1,150	2,865
7. Loans, Total (excluding unearned income)	9,646	10,565
8. Less: allowance for possible loan losses	21	93
9. Loans, Net	9,625	10,472
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	523	1,188
12. Real estate owned other than bank premises	—	—
13. All other assets	4	255
14. TOTAL ASSETS	$ 20,252	$ 20,168
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	$ 4,064	$ 4,932
16. Time & savings deposits of individuals, partnerships & corps	13,778	9,692
17. Deposits of U.S. Government	6	57
18. Deposits of States & political subdivisions in the U.S.	367	884
19. Certified and officers' checks	79	608
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	$ 18,294	$ 16,173
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBS.	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES.	$ 18,294	$ 16,173
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	—	1,297
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	—	135
25. Mortgage indebtedness and liability for capitalized leases	—	—
26. All other liabilities	31	321
27. TOTAL LIABILITIES.	$ 18,325	$ 17,926
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	$ 400	$ 937
30. Surplus	300	469
31. Undivided profits & reserves for contingencies & other capital reserves	1,227	836
32. TOTAL EQUITY CAPITAL	$ 1,927	$ 2,242
33. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 20,252	$ 20,168

*Member of Federal Reserve System

DECEMBER 31, 1980

713 GUARANTY BANK AND TRUST COMPANY FAIRFAX	746 *FIRST VIRGINIA BANK FALLS CHURCH	550 THE PEOPLES BANK OF STAFFORD FALMOUTH	85 THE BANK OF FINCASTLE FINCASTLE	918 *JEFFERSON BANK OF THE VALLEY FISHERSVILLE	
$ 8,535	$ 76,534	$ 1,366	$ 1,173	$ 986	1
5,451	34,313	2,494	2,163	2,482	2
3,050	39,695	—	600	2,000	3
8,272	58,731	2,994	655	1,030	4
—	1,012	—	—	34	5
—	—	2,500	1,700	250	6
46,391	435,775	15,165	5,657	8,368	7
385	3,885	203	47	108	8
46,006	431,890	14,962	5,610	8,260	9
—	3,862	—	—	—	10
1,265	10,190	1,182	143	681	11
134	1,349	—	—	—	12
2,245	7,840	254	—	333	13
$ 74,958	$ 665,416	$ 25,752	$ 12,044	$ 16,056	14
$ 25,476	$ 191,252	$ 6,169	$ 1,805	$ 3,110	15
38,135	390,281	15,651	6,566	9,992	16
66	1,035	6	24	44	17
1,915	12,269	895	2,787	1,059	18
1,241	8,356	183	30	43	19
$ 66,833	$ 603,193	$ 22,904	$ 11,212	$ 14,248	20
—	57	—	—	—	21
$ 66,833	$ 603,250	$ 22,904	$ 11,212	$ 14,248	22
500	1,950	—	—	—	23
—	4,500	—	—	—	24
—	254	36	—	—	25
1,859	5,578	105	43	186	26
$ 69,192	$ 615,532	$ 23,045	$ 11,255	$ 14,434	27
—	—	—	—	—	28
$ 1,648	$ 12,450	$ 600	$ 54	$ 750	29
1,600	17,180	950	324	375	30
2,518	20,254	1,157	411	497	31
$ 5,766	$ 49,884	$ 2,707	$ 789	$ 1,622	32
$ 74,958	$ 665,416	$ 25,752	$ 12,044	$ 16,056	33

REPORT OF CONDITION

	799 PLANTERS BANK & TRUST COMPANY FISHERSVILLE	87 THE BANK OF FLOYD FLOYD
ASSETS		
1. Cash and due from depository institutions	$ 5,086	$ 1,281
2. U.S. Treasury securities	628	4,299
3. Obligations of other U.S. Government agencies & corps.	9,359	4,169
4. Obligations of States & political subdivisions in the U.S.	14,622	9,851
5. All other securities	—	—
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	—	2,000
7. Loans, Total (excluding unearned income)	45,911	22,046
8. Less: allowance for possible loan losses	522	281
9. Loans, Net	45,389	21,765
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	2,009	698
12. Real estate owned other than bank premises	—	10
13. All other assets	705	501
14. TOTAL ASSETS	$ 77,798	$ 44,574
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	$ 17,758	$ 6,297
16. Time & savings deposits of individuals, partnerships & corps	49,539	32,399
17. Deposits of U.S. Government	12	40
18. Deposits of States & political subdivisions in the U.S.	2,762	1,081
19. Certified and officers' checks	587	231
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	$ 70,658	$ 40,048
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBS	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES	$ 70,658	$ 40,048
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	—	—
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	—	—
25. Mortgage indebtedness and liability for capitalized leases	—	—
26. All other liabilities	534	436
27. TOTAL LIABILITIES	$ 71,192	$ 40,484
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	$ 2,234	$ 600
30. Surplus	2,234	1,200
31. Undivided profits & reserves for contingencies & other capital reserves	2,138	2,290
32. TOTAL EQUITY CAPITAL	$ 6,606	$ 4,090
33. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 77,798	$ 44,574

*Member of Federal Reserve System

DECEMBER 31, 1980

897	768	654	801	792	
*THE COMMUNITY BANK OF FOREST	THE BANK OF FRANKLIN	*FARMERS & MERCHANTS STATE BANK	THE PEOPLES BANK OF FRONT ROYAL	BANK OF GOOCHLAND	
FOREST	FRANKLIN	FREDERICKSBURG	FRONT ROYAL	GOOCHLAND	
$ 449	$ 1,331	$ 5,005	$ 957	$ 1,832	1
—	599	3,665	397	1,094	2
250	200	4,597	1,500	4,250	3
—	821	10,919	463	6,583	4
23	—	61	—	—	5
1,020	2,300	1,250	—	850	6
2,419	8,556	46,334	6,532	20,777	7
7	98	413	38	244	8
2,412	8,458	45,921	6,494	20,533	9
—	—	—	—	—	10
678	515	2,008	531	834	11
—	—	93	—	72	12
38	49	690	430	416	13
$ 4,870	$ 14,273	$ 74,209	$ 10,772	$ 36,464	14
$ 1,150	$ 2,637	$ 19,270	$ 2,773	$ 7,314	15
2,503	9,223	43,878	6,507	24,518	16
10	—	77	18	14	17
14	958	4,034	165	560	18
26	56	639	94	162	19
$ 3,703	$ 12,874	$ 67,898	$ 9,557	$ 32,568	20
—	—	—	—	—	21
$ 3,703	$ 12,874	$ 67,898	$ 9,557	$ 32,568	22
—	—	—	—	50	23
—	—	—	—	—	24
393	16	—	134	—	25
25	247	586	132	440	26
$ 4,121	$ 13,137	$ 68,484	$ 9,823	$ 33,058	27
—	—	—	—	—	28
$ 527	$ 208	$ 924	$ 510	$ 500	29
264	414	1,100	385	500	30
(42)	514	3,701	54	2,406	31
$ 749	$ 1,136	$ 5,725	$ 949	$ 3,406	32
$ 4,870	$ 14,273	$ 74,209	$ 10,772	$ 36,464	33

REPORT OF CONDITION

	855 WESTERN FREDERICK BANK GORE	470 CUMBERLAND BANK & TRUST COMPANY GRUNDY
ASSETS		
1. Cash and due from depository institutions	$ 285	$ 7,879
2. U.S. Treasury securities	736	7,240
3. Obligations of other U.S. Government agencies & corps.	1,400	3,352
4. Obligations of States & political subdivisions in the U.S.	404	21,399
5. All other securities	—	—
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	525	12,350
7. Loans, Total (excluding unearned income)	4,292	110,952
8. Less: allowance for possible loan losses	37	2,346
9. Loans, Net	4,255	108,606
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	46	4,545
12. Real estate owned other than bank premises	—	64
13. All other assets	169	2,374
14. TOTAL ASSETS	$ 7,820	$ 167,809
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	$ 1,574	$ 36,313
16. Time & savings deposits of individuals, partnerships & corps	5,113	97,625
17. Deposits of U.S. Government	2	326
18. Deposits of States & political subdivisions in the U.S.	428	15,795
19. Certified and officers' checks	15	919
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	$ 7,132	$ 150,978
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBS.	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES.	$ 7,132	$ 150,978
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	—	—
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	—	—
25. Mortgage indebtedness and liability for capitalized leases	—	—
26. All other liabilities	138	3,116
27. TOTAL LIABILITIES	$ 7,270	$ 154,094
28. Subordinated notes and debentures	—	$ 1,000
EQUITY CAPITAL		
29. Common stock	$ 90	$ 1,713
30. Surplus	140	1,305
31. Undivided profits & reserves for contingencies & other capital reserves	320	9,697
32. TOTAL EQUITY CAPITAL	$ 550	$ 12,715
33. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 7,820	$ 167,809

*Member of Federal Reserve System

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809 *MINER'S AND MERCHANT'S BANK AND TRUST COMPANY GRUNDY	770 FIRST PENINSULA BANK AND TRUST COMPANY HAMPTON	925 MASSANUTTEN BANK & TRUST COMPANY HARRISONBURG	895 FIRST SETTLERS BANK HAYES	291 *BANK OF NORTHUM-BERLAND, INCORPORATED HEATHSVILLE	
$ 5,529	$ 1,459	$ 412	$ 537	$ 1,107	1
648	1,636	1,402	—	998	2
1,450	1,850	1,509	1,225	5,750	3
5,609	—	1,894	—	4,057	4
47	948	—	—	15	5
1,250	1,551	675	500	100	6
26,118	8,424	7,308	6,306	13,685	7
397	117	62	40	158	8
25,721	8,307	7,246	6,266	13,527	9
—	—	—	—	—	10
494	444	833	616	211	11
36	28	—	—	5	12
545	293	241	109	1	13
$ 41,329	$ 16,516	$ 14,212	$ 9,253	$ 25,771	14
$ 6,701	$ 3,847	$ 2,159	$ 1,989	$ 3,555	15
26,415	7,227	9,234	5,350	19,592	16
41	80	—	2	27	17
3,233	3,901	975	525	230	18
230	138	77	88	98	19
$ 36,620	$ 15,193	$ 12,445	$ 7,954	$ 23,502	20
—	—	—	—	—	21
$ 36,620	$ 15,193	$ 12,445	$ 7,954	$ 23,502	22
200	—	—	100	—	23
1,500	—	—	29	—	24
—	—	—	—	—	25
423	231	287	101	230	26
$ 38,743	$ 15,424	$ 12,732	$ 8,184	$ 23,732	27
—	—	—	—	—	28
$ 420	$ 700	$ 684	$ 500	$ 159	29
1,143	280	562	300	341	30
1,023	112	234	269	1,539	31
$ 2,586	$ 1,092	$ 1,480	$ 1,069	$ 2,039	32
$ 41,329	$ 16,516	$ 14,212	$ 9,253	$ 25,771	33

REPORT OF CONDITION

	898 *BANK OF CARROLL HILLSVILLE	767 PEOPLES BANK, INC. HONAKER
ASSETS		
1. Cash and due from depository institutions	$ 788	$ 1,923
2. U.S. Treasury securities	1,600	349
3. Obligations of other U.S. Government agencies & corps.	2,895	347
4. Obligations of States & political subdivisions in the U.S.	2,215	4,152
5. All other securities	18	—
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	100	—
7. Loans, Total (excluding unearned income)	5,252	16,723
8. Less: allowance for possible loan losses	123	99
9. Loans, Net	5,129	16,624
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	409	807
12. Real estate owned other than bank premises	5	—
13. All other assets	154	161
14. TOTAL ASSETS	$ 13,313	$ 24,363
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	$ 2,604	$ 4,847
16. Time & savings deposits of individuals, partnerships & corps	8,637	16,649
17. Deposits of U.S. Government	—	72
18. Deposits of States & political subdivisions in the U.S.	763	494
19. Certified and officers' checks	97	217
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	$ 12,101	$ 22,279
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGEACT AGREEMENT SUBS.	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES.	$ 12,101	$ 22,279
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	—	—
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	—	—
25. Mortgage indebtedness and liability for capitalized leases	25	—
26. All other liabilities	195	202
27. TOTAL LIABILITIES	$ 12,321	$ 22,481
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	$ 250	$ 370
30. Surplus	450	125
31. Undivided profits & reserves for contingencies & other capital reserves	292	1,387
32. TOTAL EQUITY CAPITAL	$ 992	$ 1,882
33. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 13,313	$ 24,363

*Member of Federal Reserve System

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796 *FIRST VIRGINIA BANK—SOUTH HURT	778 THE LUNENBURG COUNTY BANK KENBRIDGE	656 *STATE BANK OF KEYSVILLE KEYSVILLE	625 *BANK OF LANCASTER KILMARNOCK	832 *KING GEORGE STATE BANK, INC. KING GEORGE	
$ 2,299	$ 655	$ 1,005	$ 2,162	$ 1,028	1
2,877	—	200	1,866	74	2
4,900	1,250	997	1,290	200	3
4,902	1,459	2,747	7,796	85	4
60	—	20	757	15	5
1,390	400	1,250	100	2,100	6
35,945	8,680	11,474	28,451	5,396	7
411	101	135	279	62	8
35,534	8,579	11,339	28,172	5,334	9
—	—	—	—	—	10
1,257	363	664	1,508	257	11
—	8	22	—	—	12
550	117	36	461	46	13
$ 53,769	$ 12,831	$ 18,280	$ 44,112	$ 9,139	14
$ 5,791	$ 2,454	$ 2,598	$ 6,813	$ 2,065	15
42,008	8,909	13,177	31,618	5,325	16
21	38	6	59	—	17
173	242	439	798	748	18
522	59	121	166	28	19
$ 48,515	$ 11,702	$ 16,341	$ 39,454	$ 8,166	20
—	—	—	—	—	21
$ 48,515	$ 11,702	$ 16,341	$ 39,454	$ 8,166	22
1,134	—	—	200	—	23
—	—	—	400	—	24
—	—	—	—	—	25
535	191	24	309	83	26
$ 50,184	$ 11,893	$ 16,365	$ 40,363	$ 8,249	27
—	—	—	—	—	28
$ 1,200	$ 184	$ 150	$ 900	$ 300	29
800	362	510	1,000	200	30
1,585	392	1,255	1,849	390	31
$ 3,585	$ 938	$ 1,915	$ 3,749	$ 890	32
$ 53,769	$ 12,831	$ 18,280	$ 44,112	$ 9,139	33

REPORT OF CONDITION

	739 THE BANK OF BRUNSWICK LAWRENCEVILLE	892 *FIRST RUSSELL COUNTY BANK AND TRUST COMPANY LEBANON
ASSETS		
1. Cash and due from depository institutions	$ 878	$ 545
2. U.S. Treasury securities	300	—
3. Obligations of other U.S. Government agencies & corps.	703	300
4. Obligations of States & political subdivisions in the U.S.	809	—
5. All other securities	—	24
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	3,260	760
7. Loans, Total (excluding unearned income)	7,037	2,709
8. Less: allowance for possible loan losses	70	18
9. Loans, Net	7,107	2,691
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	225	606
12. Real estate owned other than bank premises	8	—
13. All other assets	218	84
14. TOTAL ASSETS	$ 13,508	$ 5,010
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	$ 2,014	$ 925
16. Time & savings deposits of individuals, partnerships & corps	9,517	2,807
17. Deposits of U.S. Government	100	—
18. Deposits of States & political subdivisions in the U.S.	660	395
19. Certified and officers' checks	92	—
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	$ 12,383	$ 4,127
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBS.	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES.	$ 12,383	$ 4,127
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	—	—
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	—	—
25. Mortgage indebtedness and liability for capitalized leases	—	19
26. All other liabilities	162	37
27. TOTAL LIABILITIES.	$ 12,545	$ 4,183
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	$ 243	$ 500
30. Surplus	485	300
31. Undivided profits & reserves for contingencies & other capital reserves	235	27
32. TOTAL EQUITY CAPITAL	$ 963	$ 827
33. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 13,508	$ 5,010

*Member of Federal Reserve System

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	848 THE BANK OF LOUISA LOUISA	821 PEOPLES BANK OF NELSON LOVINGSTON	916 *COLONIAL AMERICAN BANK— LYNCHBURG LYNCHBURG	817 *BANK OF THE JAMES MANAKIN-SABOT	890 INDEPENDENT BANK OF MANASSAS MANASSAS	
	$ 852	$ 609	$ 769	$ 1,395	$ 657	1
	1,551	300	97	643	590	2
	1,199	1,503	—	911	—	3
	—	106	189	266	—	4
	—	—	25	21	—	5
	1,200	2,050	—	1,250	400	6
	2,125	7,012	4,986	4,411	4,161	7
	20	73	145	59	44	8
	2,105	6,939	4,841	4,352	4,117	9
	—	—	—	—	—	10
	382	433	130	492	160	11
	—	—	195	—	—	12
	122	155	54	147	75	13
	$ 7,411	$ 12,095	$ 6,300	$ 9,477	$ 5,999	14
	$ 1,491	$ 2,030	$ 1,703	$ 2,139	$ 3,088	15
	4,196	7,628	3,620	5,560	1,842	16
	—	55	124	7	—	17
	966	1,232	6	639	—	18
	55	31	63	139	84	19
	$ 6,708	$ 10,976	$ 5,516	$ 8,484	$ 5,014	20
	—	—	—	—	—	21
	$ 6,708	$ 10,976	$ 5,516	$ 8,484	$ 5,014	22
	—	—	—	—	—	23
	—	—	—	—	—	24
	—	—	—	—	—	25
	148	234	70	114	31	26
	$ 6,856	$ 11,210	$ 5,586	$ 8,598	$ 5,045	27
	—	—	—	—	—	28
	$ 250	$ 343	$ 671	$ 331	$ 612	29
	125	359	538	353	204	30
	180	183	(495)	195	138	31
	$ 555	$ 885	$ 714	$ 879	$ 954	32
	$ 7,411	$ 12,095	$ 6,300	$ 9,477	$ 5,999	33

REPORT OF CONDITION

	129 THE BANK OF MARION MARION	304 *FARMERS BANK OF MATHEWS MATHEWS
ASSETS		
1. Cash and due from depository institutions	$ 2,358	$ 1,219
2. U.S. Treasury securities	1,619	2,212
3. Obligations of other U.S. Government agencies & corps.	3,109	2,258
4. Obligations of States & political subdivisions in the U.S.	4,423	4,668
5. All other securities	—	45
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	2,000	1,800
7. Loans, Total (excluding unearned income)	23,414	21,735
8. Less: allowance for possible loan losses	263	331
9. Loans, Net	23,151	21,404
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	474	1,192
12. Real estate owned other than bank premises	103	30
13. All other assets	536	532
14. TOTAL ASSETS	$ 37,773	$ 35,360
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	$ 7,179	$ 5,252
16. Time & savings deposits of individuals, partnerships & corps.	23,995	25,402
17. Deposits of U.S. Government	74	2
18. Deposits of States & political subdivisions in the U.S.	2,566	1,075
19. Certified and officers' checks	256	151
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	$ 34,070	$ 31,882
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBS.	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES.	$ 34,070	$ 31,882
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	—	—
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	—	—
25. Mortgage indebtedness and liability for capitalized leases	—	37
26. All other liabilities	479	688
27. TOTAL LIABILITIES	$ 34,549	$ 32,607
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	$ 500	$ 750
30. Surplus	500	750
31. Undivided profits & reserves for contingencies & other capital reserves	2,224	1,253
32. TOTAL EQUITY CAPITAL	$ 3,224	$ 2,753
33. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 37,773	$ 35,360

*Member of Federal Reserve System

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131	708	745	782	134	
*THE BANK OF MCKENNEY, INCORPORATED	FIRST AMERICAN BANK OF VIRGINIA	THE MCLEAN BANK	*THE PEOPLES BANK OF HANOVER COUNTY MECHANICS-VILLE	FIRST AND CITIZENS BANK	
MCKENNEY	MCLEAN	MCLEAN	VILLE	MONTEREY	
$ 506	$ 63,886	$ 2,416	$ 1,542	$ 546	1
737	82,971	350	96	546	2
3,619	12,486	4,101	4,099	2,197	3
198	115,102	495	—	3,070	4
109	106	147	22	—	5
400	89,100	600	150	950	6
4,914	491,192	22,321	9,114	5,700	7
41	3,829	210	38	38	8
4,873	487,363	22,111	9,076	5,662	9
—	3,121	—	—	—	10
41	24,132	402	599	133	11
—	612	—	—	—	12
—	9,214	338	251	33	13
$ 10,483	$ 888,093	$ 30,960	$ 15,835	$ 13,137	14
$ 1,406	$ 273,078	$ 12,129	$ 4,078	$ 2,945	15
7,308	427,792	15,034	9,943	8,238	16
3	3,041	23	101	—	17
1,088	62,173	700	401	691	18
15	11,387	303	96	30	19
$ 9,820	$ 777,471	$ 28,189	$ 14,619	$ 11,904	20
—	—	—	—	—	21
$ 9,820	$ 777,471	$ 28,189	$ 14,619	$ 11,904	22
—	21,073	—	—	—	23
—	10,389	—	—	—	24
—	150	—	—	—	25
6	10,679	284	92	117	26
$ 9,826	$ 819,762	$ 28,473	$ 14,711	$ 12,021	27
—	$ 1,976	$ 220	—	—	28
$ 25	$ 16,966	$ 543	$ 279	$ 60	29
290	14,182	1,015	446	150	30
342	35,207	709	399	906	31
$ 657	$ 66,355	$ 2,267	$ 1,124	$ 1,116	32
$ 10,483	$ 888,093	$ 30,960	$ 15,835	$ 13,137	33

REPORT OF CONDITION

	253 THE BANK OF MONTROSS MONTROSS	384 *PEOPLES BANK OF MONTROSS MONTROSS
ASSETS		
1. Cash and due from depository institutions	$ 1,266	$ 952
2. U.S. Treasury securities	1,773	1,150
3. Obligations of other U.S. Government agencies & corps.	1,104	—
4. Obligations of States & political subdivisions in the U.S.	2,260	1,709
5. All other securities	—	22
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	3,300	600
7. Loans, Total (excluding unearned income)	16,582	13,040
8. Less: allowance for possible loan losses	94	34
9. Loans, Net	16,488	13,006
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	1,300	132
12. Real estate owned other than bank premises	53	—
13. All other assets	249	160
14. TOTAL ASSETS	$ 27,793	$ 17,731
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	$ 4,199	$ 2,752
16. Time & savings deposits of individuals, partnerships & corps.	20,060	12,197
17. Deposits of U.S. Government	8	1
18. Deposits of States & political subdivisions in the U.S.	874	992
19. Certified and officers' checks	152	103
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	$ 25,293	$ 16,045
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBS.	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES.	$ 25,293	$ 16,045
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	—	—
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	—	—
25. Mortgage indebtedness and liability for capitalized leases	16	—
26. All other liabilities	202	44
27. TOTAL LIABILITIES.	$ 25,511	$ 16,089
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	$ 767	$ 123
30. Surplus	833	620
31. Undivided profits & reserves for contingencies & other capital reserves	682	899
32. TOTAL EQUITY CAPITAL	$ 2,282	$ 1,642
33. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 27,793	$ 17,731

*Member of Federal Reserve System

DECEMBER 31, 1980

905 *STONEWALL JACKSON BANK AND TRUST COMPANY MOUNT JACKSON	910 *FIRST VIRGINIA BANK—WEST NARROWS	443 *THE FARMERS & MERCHANTS BANK OF CRAIG COUNTY NEW CASTLE	725 *BANK OF NEWPORT NEWS NEWPORT NEWS	901 *FIRST CITY BANK OF NEWPORT NEWS NEWPORT NEWS	
$ 483	$ 2,907	$ 302	$ 1,920	$ 1,920	1
—	4,663	396	3,483	3,483	2
—	5,487	958	900	900	3
—	7,453	443	176	176	4
21	63	11	48	48	5
2,250	1,595	450	5,000	5,000	6
3,667	28,439	3,846	9,595	9,595	7
11	242	46	110	110	8
3,656	28,197	3,800	9,485	9,485	9
—	—	—	—	—	10
311	872	49	563	563	11
—	67	—	100	100	12
28	647	55	285	285	13
$ 6,749	$ 51,951	$ 6,464	$ 21,960	$ 21,960	14
$ 1,049	$ 6,729	$ 962	$ 5,580	$ 5,580	15
4,600	38,646	4,395	11,395	11,395	16
6	14	5	37	37	17
—	2,396	394	1,143	1,143	18
42	127	32	458	458	19
$ 5,697	$ 47,912	$ 5,788	$ 18,613	$ 18,613	20
—	—	—	—	—	21
$ 5,697	$ 47,912	$ 5,788	$ 18,613	$ 18,613	22
—	—	—	950	950	23
—	—	—	—	—	24
90	—	—	—	—	25
72	596	33	203	203	26
$ 5,859	$ 48,508	$ 5,821	$ 19,766	$ 19,766	27
—	—	—	—	—	28
$ 500	$ 1,000	$ 150	$ 582	$ 582	29
200	1,100	230	1,029	1,029	30
190	1,343	263	583	583	31
$ 890	$ 3,443	$ 643	$ 2,194	$ 2,194	32
$ 6,749	$ 51,951	$ 6,464	$ 21,960	$ 21,960	33

REPORT OF CONDITION

	762 BANK OF THE COMMONWEALTH NORFOLK	744 *CENTRAL FIDELITY BANK NORFOLK
ASSETS		
1. Cash and due from depository institutions	$ 1,244	$ 42,816
2. U.S. Treasury securities	301	34,083
3. Obligations of other U.S. Government agencies & corps.	2,301	13,815
4. Obligations of States & political subdivisions in the U.S.	—	55,779
5. All other securities	—	1,318
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	1,900	28,100
7. Loans, Total (excluding unearned income)	10,198	175,373
8. Less: allowance for possible loan losses	75	2,245
9. Loans, Net	10,123	173,128
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	825	10,837
12. Real estate owned other than bank premises	—	420
13. All other assets	371	4,910
14. TOTAL ASSETS	$ 17,065	$ 365,206
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	$ 3,998	$ 81,982
16. Time & savings deposits of individuals, partnerships & corps.	7,231	200,120
17. Deposits of U.S. Government	12	2,284
18. Deposits of States & political subdivisions in the U.S.	3,410	4,720
19. Certified and officers' checks	240	2,037
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	$ 14,891	$ 291,143
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBS.	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES.	$ 14,891	$ 291,143
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	—	44,590
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	—	—
25. Mortgage indebtedness and liability for capitalized leases	360	2,734
26. All other liabilities	163	2,856
27. TOTAL LIABILITIES.	$ 15,414	$ 341,323
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	$ 845	$ 9,500
30. Surplus	750	7,437
31. Undivided profits & reserves for contingencies & other capital reserves	56	6,946
32. TOTAL EQUITY CAPITAL	$ 1,651	$ 23,883
33. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 17,065	$ 365,206

*Member of Federal Reserve System

DECEMBER 31, 1980

614 FIRST VIRGINIA BANK OF TIDEWATER NORFOLK	878 *HERITAGE BANK AND TRUST NORFOLK	912 *FIRST VIRGINIA BANK—EASTERN SHORE ONANCOCK	274 FARMERS & MERCHANTS BANK—EASTERN SHORE ONLEY	777 *FIRST VIRGINIA BANK OF ORANGE ORANGE	
$ 12,374	$ 1,964	$ 1,795	$ 2,709	$ 470	1
10,753	200	2,623	4,794	1,042	2
19,033	2,406	2,364	6,399	665	3
23,031	—	2,964	7,453	1,120	4
30	248	36	—	11	5
2,950	240	5	1,770	—	6
118,076	9,438	14,075	29,446	6,297	7
980	67	123	108	69	8
117,096	9,371	13,952	29,338	6,228	9
—	—	—	—	—	10
6,088	942	616	935	233	11
—	—	38	—	—	12
2,171	200	292	785	99	13
$ 193,526	$ 15,571	$ 24,685	$ 54,183	$ 9,868	14
$ 45,964	$ 5,278	$ 3,800	$ 8,909	$ 1,627	15
121,314	6,887	17,905	39,391	7,123	16
184	15	67	73	4	17
8,906	275	647	930	14	18
1,548	78	182	374	80	19
$ 177,916	$ 12,533	$ 22,601	$ 49,677	$ 8,848	20
—	—	—	—	—	21
$ 177,916	$ 12,533	$ 22,601	$ 49,677	$ 8,848	22
—	—	—	—	—	23
—	1,249	—	—	155	24
—	—	—	—	—	25
1,265	100	245	544	95	26
$ 179,181	$ 13,882	$ 22,846	$ 50,221	$ 9,098	27
—	—	—	$ 130	—	28
$ 6,012	$ 830	$ 800	$ 900	$ 200	29
4,310	769	400	1,200	175	30
4,023	90	639	1,732	395	31
$ 14,345	$ 1,689	$ 1,839	$ 3,832	$ 770	32
$ 193,526	$ 15,571	$ 24,685	$ 54,183	$ 9,868	33

REPORT OF CONDITION

	900 *FARMERS AND MINERS BANK OF LEE COUNTY PENNINGTON GAP	164 LEE BANK & TRUST COMPANY PENNINGTON GAP
ASSETS		
1. Cash and due from depository institutions	$ 525	$ 2,369
2. U.S. Treasury securities	616	3,467
3. Obligations of other U.S. Government agencies & corps.	—	8,670
4. Obligations of States & political subdivisions in the U.S.	—	8,137
5. All other securities	24	—
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	4,270	3,350
7. Loans, Total (excluding unearned income)	4,459	16,398
8. Less: allowance for possible loan losses	105	200
9. Loans, Net	4,354	16,198
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	636	632
12. Real estate owned other than bank premises	98	49
13. All other assets	113	889
14. TOTAL ASSETS	$ 10,636	$ 43,761
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	$ 1,603	$ 7,605
16. Time & savings deposits of individuals, partnerships & corps.	5,623	30,019
17. Deposits of U.S. Government	—	20
18. Deposits of States & political subdivisions in the U.S.	2,322	1,196
19. Certified and officers' checks	46	158
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	$ 9,594	$ 38,998
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBS.	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES.	$ 9,594	$ 38,998
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	—	—
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	—	—
25. Mortgage indebtedness and liability for capitalized leases	—	—
26. All other liabilities	132	459
27. TOTAL LIABILITIES.	$ 9,726	$ 39,457
28. Subordinated notes and debentures	—	$ 675
EQUITY CAPITAL		
29. Common stock	$ 500	$ 200
30. Surplus	300	500
31. Undivided profits & reserves for contingencies & other capital reserves	111	2,929
32. TOTAL EQUITY CAPITAL	$ 911	$ 3,629
33. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 10,636	$ 43,761

*Member of Federal Reserve System

DECEMBER 31, 1980

846 *THE COMMUNITY BANK PETERSBURG	368 THE BANK OF CHARLOTTE COUNTY PHENIX	486 CITIZENS TRUST BANK PORTSMOUTH	657 PEOPLES BANK OF POUND POUND	793 BANK OF POWHATAN POWHATAN	
$ 1,072	$ 1,056	$ 4,412	$ 1,220	$ 2,405	1
—	—	2,195	584	2,103	2
1,650	1,900	2,846	1,199	3,102	3
—	2,144	15,818	3,999	6,845	4
63	—	901	—	—	5
—	400	3,500	1,000	1,900	6
6,244	7,533	62,459	14,422	27,416	7
35	139	464	170	313	8
6,209	7,394	61,995	14,252	27,103	9
—	—	—	—	—	10
462	209	2,303	419	355	11
—	36	—	26	35	12
126	180	1,499	405	578	13
$ 9,582	$ 13,319	$ 95,469	$ 23,104	$ 44,426	14
$ 2,288	$ 2,104	$ 24,940	$ 4,606	$ 7,909	15
4,327	8,965	56,529	14,532	28,393	16
21	7	330	27	64	17
1,788	1,003	4,973	1,202	2,073	18
74	27	1,200	158	132	19
$ 8,498	$ 12,106	$ 87,972	$ 20,525	$ 38,571	20
—	—	—	—	—	21
$ 8,498	$ 12,106	$ 87,972	$ 20,525	$ 38,571	22
—	—	76	—	—	23
—	10	—	—	—	24
—	—	—	—	—	25
130	174	634	312	957	26
$ 8,628	$ 12,290	$ 88,682	$ 20,837	$ 39,528	27
—	—	$ 737	—	—	28
$ 461	$ 125	$ 1,818	$ 322	$ 1,000	29
461	300	2,000	400	1,000	30
32	604	2,232	1,545	2,898	31
$ 954	$ 1,029	$ 6,050	$ 2,267	$ 4,898	32
$ 9,582	$ 13,319	$ 95,469	$ 23,104	$ 44,426	33

REPORT OF CONDITION

	812 *CENTRAL VIRGINIA BANK POWHATAN	914 *FIRST VIRGINIA BANK—LOUDOUN PURCELLVILLE
ASSETS		
1. Cash and due from depository institutions	$ 548	$ 2,469
2. U.S. Treasury securities	—	2,586
3. Obligations of other U.S. Government agencies & corps.	602	2,790
4. Obligations of States & political subdivisions in the U.S.	2,092	4,191
5. All other securities	20	59
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	1,575	670
7. Loans, Total (excluding unearned income)	9,574	17,979
8. Less: allowance for possible loan losses	92	171
9. Loans, Net	9,482	17,808
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	125	993
12. Real estate owned other than bank premises	—	—
13. All other assets	97	299
14. TOTAL ASSETS	$ 14,541	$ 31,865
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	$ 2,369	$ 8,007
16. Time & savings deposits of individuals, partnerships & corps.	9,643	19,970
17. Deposits of U.S. Government	5	51
18. Deposits of States & political subdivisions in the U.S.	1,199	511
19. Certified and officers' checks	48	252
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	$ 13,264	$ 28,791
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBS.	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES.	$ 13,264	$ 28,791
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	—	—
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	22	—
25. Mortgage indebtedness and liability for capitalized leases	—	—
26. All other liabilities	140	305
27. TOTAL LIABILITIES.	$ 13,426	$ 29,096
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	$ 500	$ 1,160
30. Surplus	150	800
31. Undivided profits & reserves for contingencies & other capital reserves	465	809
32. TOTAL EQUITY CAPITAL	$ 1,115	$ 2,769
33. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 14,541	$ 31,865

*Member of Federal Reserve System

DECEMBER 31, 1980

175 BANK OF ROCKBRIDGE RAPHINE	374 *STATE BANK OF REMINGTON, INCORPORATED REMINGTON	811 THE TOWN AND COUNTRY BANK AND TRUST COMPANY RESTON	786 CLINCH VALLEY BANK AND TRUST COMPANY RICHLANDS	909 *BANK OF VIRGINIA RICHMOND	
$ 654	$ 1,270	$ 2,945	$ 2,332	$ 242,960	1
823	1,399	200	894	135,264	2
1,108	1,307	—	2,739	58,236	3
2,572	2,546	1,355	11,829	190,929	4
—	26	—	—	4,583	5
800	—	2,650	1,125	59,891	6
9,946	16,973	13,430	24,180	1,325,468	7
100	175	110	265	8,920	8
9,846	16,798	13,320	23,915	1,316,548	9
—	—	—	—	8,413	10
445	814	1,374	681	46,838	11
—	—	71	—	1,687	12
69	541	221	530	132,598	13
$ 16,317	$ 24,701	$ 22,136	$ 44,045	$ 2,197,947	14
$ 3,261	$ 4,694	$ 14,020	$ 9,419	$ 420,691	15
11,376	16,877	5,488	28,925	1,124,365	16
5	11	9	17	3,296	17
100	753	2	841	150,644	18
78	63	406	144	13,813	19
$ 14,820	$ 22,398	$ 19,925	$ 39,346	$ 1,712,809	20
—	—	—	—	5,900	21
$ 14,820	$ 22,398	$ 19,925	$ 39,346	$ 1,718,709	22
—	—	—	25	214,630	23
—	67	—	—	17,060	24
—	—	—	—	14,632	25
123	232	170	900	105,971	26
$ 14,943	$ 22,697	$ 20,095	$ 40,271	$ 2,071,002	27
—	—	—	—	—	28
$ 100	$ 371	$ 725	$ 750	$ 50,000	29
500	503	678	1,500	34,719	30
774	1,130	638	1,524	42,226	31
$ 1,374	$ 2,004	$ 2,041	$ 3,774	$ 126,945	32
$ 16,317	$ 24,701	$ 22,136	$ 44,045	$ 2,197,947	33

REPORT OF CONDITION

	186 CONSOLIDATED BANK AND TRUST COMPANY RICHMOND	758 *FIRST VIRGINIA BANK—COLONIAL RICHMOND
ASSETS		
1. Cash and due from depository institutions	$ 1,350	$ 6,804
2. U.S. Treasury securities	3,171	2,726
3. Obligations of other U.S. Government agencies & corps.	3,613	3,292
4. Obligations of States & political subdivisions in the U.S.	3,289	7,627
5. All other securities	—	112
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	—	965
7. Loans, Total (excluding unearned income)	20,599	40,943
8. Less: allowance for possible loan losses	161	328
9. Loans, Net	20,438	40,615
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	1,157	1,870
12. Real estate owned other than bank premises	—	271
13. All other assets	316	700
14. TOTAL ASSETS	$ 33,341	$ 64,982
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	$ 7,819	$ 18,283
16. Time & savings deposits of individuals, partnerships & corps.	18,741	38,502
17. Deposits of U.S. Government	1,126	124
18. Deposits of States & political subdivisions in the U.S.	1,767	531
19. Certified and officers' checks	731	538
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	$ 30,184	$ 57,978
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBS.	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES.	$ 30,184	$ 57,978
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	—	1,475
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	—	—
25. Mortgage indebtedness and liability for capitalized leases	—	68
26. All other liabilities	264	501
27. TOTAL LIABILITIES.	$ 30,448	$ 60,022
28. Subordinated notes and debentures	$ 353	—
EQUITY CAPITAL		
29. Common stock	$ 743	$ 1,800
30. Surplus	1,180	1,500
31. Undivided profits & reserves for contingencies & other capital reserves	617	1,660
32. TOTAL EQUITY CAPITAL	$ 2,540	$ 4,960
33. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 33,341	$ 64,982

*Member of Federal Reserve System

DECEMBER 31, 1980

756 *SOUTHERN BANK RICHMOND	884 *THE SUBURBAN BANK RICHMOND	919 *UNITED VIRGINIA BANK RICHMOND	800 VIRGINIA CAPITAL BANK RICHMOND	888 THE WOMEN'S BANK RICHMOND	
$ 23,945	$ 1,441	$ 349,837	$ 1,469	$ 939	1
29,610	997	142,543	792	1,000	2
28,959	698	200	99	1,900	3
35,916	—	541,222	511	—	4
1,934	23	7,395	—	—	5
1,750	970	139,200	—	1,860	6
124,205	6,108	2,121,738	9,254	8,557	7
1,613	20	24,741	130	43	8
122,592	6,088	2,096,997	9,124	8,514	9
—	—	9,902	—	—	10
7,979	707	81,564	692	431	11
—	—	4,044		—	12
3,395	225	80,676	179	194	13
$ 256,080	$ 11,149	$ 3,453,580	$ 12,866	$ 14,838	14
$ 62,427	$ 3,044	$ 812,020	$ 3,619	$ 3,617	15
154,450	6,323	1,740,156	6,825	6,697	16
396	—	9,671	—	253	17
5,982	622	132,149	303	222	18
2,837	52	49,356	136	100	19
$ 226,092	$ 10,041	$ 2,743,352	$ 10,883	$ 10,889	20
—	—	42,143	—	—	21
$ 226,092	$ 10,041	$ 2,785,495	$ 10,883	$ 10,889	22
3,952	—	237,050	500	1,800	23
1,407	—	81,401	—	244	24
73	—	27,811	—	226	25
1,774	229	66,391	82	41	26
$ 233,298	$ 10,270	$ 3,198,148	$ 11,465	$ 13,200	27
—	—	$ 197	—	—	28
$ 7,000	$ 422	$ 70,000	$ 677	$ 754	29
5,700	354	80,000	553	755	30
10,082	103	105,235	171	129	31
$ 22,782	$ 879	$ 255,235	$ 1,401	$ 1,648	32
$ 256,080	$ 11,149	$ 3,453,580	$ 12,866	$ 14,838	33

REPORT OF CONDITION

	795 *FIRST VIRGINIA BANK OF ROANOKE VALLEY ROANOKE	606 *BANKERS TRUST COMPANY ROCKY MOUNT
ASSETS		
1. Cash and due from depository institutions	$ 4,542	$ 2,453
2. U.S. Treasury securities	4,034	3,647
3. Obligations of other U.S. Government agencies & corps.	6,765	4,625
4. Obligations of States & political subdivisions in the U.S.	7,324	6,725
5. All other securities	278	65
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	3,145	550
7. Loans, Total (excluding unearned income)	36,411	27,376
8. Less: allowance for possible loan losses	313	345
9. Loans, Net	36,098	27,031
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	1,208	1,271
12. Real estate owned other than bank premises	75	—
13. All other assets	811	746
14. TOTAL ASSETS	$ 64,280	$ 47,113
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	$ 11,536	$ 5,729
16. Time & savings deposits of individuals, partnerships & corps.	44,901	35,486
17. Deposits of U.S. Government	97	26
18. Deposits of States & political subdivisions in the U.S.	2,174	1,450
19. Certified and officers' checks	253	142
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	$ 58,961	$ 42,833
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBS.	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES.	$ 58,961	$ 42,833
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	—	—
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	—	104
25. Mortgage indebtedness and liability for capitalized leases	—	29
26. All other liabilities	563	576
27. TOTAL LIABILITIES	$ 59,524	$ 43,542
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	$ 1,500	$ 1,000
30. Surplus	1,400	1,000
31. Undivided profits & reserves for contingencies & other capital reserves	1,856	1,571
32. TOTAL EQUITY CAPITAL	$ 4,756	$ 3,571
33. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 64,280	$ 47,113

*Member of Federal Reserve System

DECEMBER 31, 1980

908 *FIRST VIRGINIA BANK—FRANKLIN COUNTY ROCKY MOUNT	881 *BANK OF GREENE RUCKERSVILLE	896 *SALEM BANK & TRUST SALEM	205 *BANK OF SHAWSVILLE SHAWSVILLE	791 *BANK OF ISLE OF WIGHT SMITHFIELD	
$ 2,913	$ 551	$ 1,313	$ 756	$ 2,842	1
6,426	—	779	496	696	2
3,480	900	1,151	1,305	2,700	3
8,134	—	—	2,058	1,835	4
54	19	30	15	16	5
1,175	950	1,000	100	1,050	6
31,839	3,472	7,000	10,361	6,669	7
277	20	65	148	40	8
31,562	3,452	6,935	10,213	6,629	9
—	—	—	—	—	10
341	405	146	143	340	11
—	—	—	121	—	12
594	49	108	257	213	13
$ 54,679	$ 6,326	$ 11,462	$ 15,464	$ 16,321	14
$ 5,819	$ 1,198	$ 1,988	$ 2,469	$ 1,750	15
42,357	3,418	6,830	10,302	7,621	16
9	2	58	9	—	17
1,870	689	1,227	736	5,583	18
63	15	92	70	76	19
$ 50,118	$ 5,322	$ 10,195	$ 13,586	$ 15,030	20
—	—	—	—	—	21
$ 50,118	$ 5,322	$ 10,195	$ 13,586	$ 15,030	22
—	—	—	—	—	23
—	—	—	550	66	24
—	—	—	—	—	25
555	85	141	172	151	26
$ 50,673	$ 5,407	$ 10,336	$ 14,308	$ 15,247	27
—	—	—	—	—	28
$ 900	$ 400	$ 520	$ 181	$ 341	29
900	242	524	399	201	30
2,206	277	82	576	532	31
$ 4,006	$ 919	$ 1,126	$ 1,156	$ 1,074	32
$ 54,679	$ 6,326	$ 11,462	$ 15,464	$ 16,321	33

REPORT OF CONDITION

	207 BANK OF SMITHFIELD SMITHFIELD	631 *SOUTH BOSTON BANK AND TRUST COMPANY SOUTH BOSTON
ASSETS		
1. Cash and due from depository institutions	$ 1,039	$ 3,592
2. U.S. Treasury securities	437	6,867
3. Obligations of other U.S. Government agencies & corps.	1,534	11,386
4. Obligations of States & political subdivisions in the U.S.	3,547	6,922
5. All other securities	—	45
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	1,450	600
7. Loans, Total (excluding unearned income)	19,429	20,306
8. Less: allowance for possible loan losses	239	309
9. Loans, Net	19,190	19,997
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	1,036	1,525
12. Real estate owned other than bank premises	—	—
13. All other assets	461	675
14. TOTAL ASSETS	$ 28,694	$ 51,609
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	$ 5,448	$ 10,071
16. Time & savings deposits of individuals, partnerships & corps	18,896	35,558
17. Deposits of U.S. Government	5	154
18. Deposits of States & political subdivisions in the U.S.	943	750
19. Certified and officers' checks	65	275
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	$ 25,357	$ 46,808
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBS.	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES.	$ 25,357	$ 46,808
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	—	—
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	—	—
25. Mortgage indebtedness and liability for capitalized leases	—	—
26. All other liabilities	310	349
27. TOTAL LIABILITIES	$ 25,667	$ 47,157
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	$ 228	$ 500
30. Surplus	408	1,000
31. Undivided profits & reserves for contingencies & other capital reserves	2,391	2,952
32. TOTAL EQUITY CAPITAL	$ 3,027	$ 4,452
33. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 28,694	$ 51,609

*Member of Federal Reserve System

DECEMBER 31, 1980

260	212	874	864	774	
*THE CITIZENS BANK, INCORPORATED	BANK OF SPEEDWELL, INCORPORATED	*CONTINENTAL BANK AND TRUST COMPANY	*THE NORTHERN VIRGINIA BANK	*AQUIA BANK AND TRUST COMPANY	
SOUTH HILL	SPEEDWELL	SPRINGFIELD	SPRINGFIELD	STAFFORD	
$ 2,209	$ 2,403	$ 828	$ 18,606	$ 1,159	1
498	400	—	7,489	270	2
2,112	1,701	250	20,672	1,208	3
7,534	4,479	—	23,021	—	4
45	476	34	124	23	5
2,400	1,200	525	—	—	6
20,199	23,328	4,841	105,308	7,654	7
199	267	52	861	49	8
20,000	23,061	4,789	104,447	7,605	9
—	—	—	—	—	10
362	1,563	1,237	3,088	640	11
—	5	—	3	185	12
343	405	81	2,595	499	13
$ 35,503	$ 35,693	$ 7,744	$ 180,045	$ 11,589	14
$ 7,373	$ 6,213	$ 2,838	$ 63,153	$ 2,746	15
24,303	24,985	3,229	94,994	4,897	16
25	24	48	309	2,388	17
543	926	1	34	376	18
143	204	183	1,570	60	19
$ 32,387	$ 32,352	$ 6,299	$ 160,060	$ 10,467	20
—	—	—	—	—	21
$ 32,387	$ 32,352	$ 6,299	$ 160,060	$ 10,467	22
—	—	—	4,845	—	23
—	—	—	—	200	24
—	103	—	696	—	25
365	459	32	1,512	106	26
$ 32,752	$ 32,914	$ 6,331	$ 167,113	$ 10,773	27
—	—	—	$ 2,000	—	28
$ 742	$ 200	$ 719	$ 1,069	$ 250	29
742	980	419	3,049	711	30
1,267	1,599	275	6,814	(145)	31
$ 2,751	$ 2,779	$ 1,413	$ 10,932	$ 816	32
$ 35,503	$ 35,693	$ 7,744	$ 180,045	$ 11,589	33

REPORT OF CONDITION

	422 FIRST VIRGINIA BANK OF AUGUSTA STAUNTON	922 *FIRST VIRGINIA BANK OF FREDERICK COUNTY STEPHENS CITY
ASSETS		
1. Cash and due from depository institutions	$ 2,523	$ 1,009
2. U.S. Treasury securities	2,825	1,021
3. Obligations of other U.S. Government agencies & corps.	1,933	100
4. Obligations of States & political subdivisions in the U.S.	3,769	—
5. All other securities	2	39
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	1,065	545
7. Loans, Total (excluding unearned income)	22,705	7,008
8. Less: allowance for possible loan losses	170	60
9. Loans, Net	22,535	6,948
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	1,066	780
12. Real estate owned other than bank premises	—	—
13. All other assets	395	188
14. TOTAL ASSETS	$ 36,113	$ 10,630
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	$ 6,387	$ 2,379
16. Time & savings deposits of individuals, partnerships & corps.	24,378	6,293
17. Deposits of U.S. Government	12	2
18. Deposits of States & political subdivisions in the U.S.	1,191	201
19. Certified and officers' checks	100	234
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	$ 32,068	$ 9,109
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBS.	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES.	$ 32,068	$ 9,109
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	1,240	—
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	—	—
25. Mortgage indebtedness and liability for capitalized leases	—	—
26. All other liabilities	334	65
27. TOTAL LIABILITIES.	$ 33,642	$ 9,174
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	$ 1,000	$ 720
30. Surplus	900	596
31. Undivided profits & reserves for contingencies & other capital reserves	571	140
32. TOTAL EQUITY CAPITAL	$ 2,471	$ 1,456
33. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 36,113	$ 10,630

*Member of Federal Reserve System

DECEMBER 31, 1980

765 *COMMONWEALTH BANK AND TRUST COMPANY OF VIRGINIA STERLING	731 *BANK OF SUFFOLK SUFFOLK	788 *FIRST VIRGINIA BANK—SURRY SURRY	606 BANK OF ESSEX TAPPAHANNOCK	297 SOUTHSIDE BANK TAPPAHANNOCK	
$ 2,375	$ 2,167	$ 2,293	$ 1,551	$ 1,587	1
—	2,980	1,474	822	502	2
1,099	1,696	948	1,896	600	3
—	5,852	1,884	3,573	7,089	4
58	30	20	500	—	5
550	2,600	3,040	150	2,600	6
12,493	11,181	6,829	13,195	31,292	7
142	79	61	154	120	8
12,351	11,102	6,768	13,041	31,172	9
—	—	—	—	—	10
1,294	708	117	648	954	11
4	45	—	—	—	12
312	201	194	324	306	13
$ 18,043	$ 27,381	$ 16,738	$ 22,505	$ 44,810	14
$ 5,731	$ 6,250	$ 5,325	$ 4,783	$ 6,889	15
8,744	16,077	9,249	14,618	31,764	16
1	28	2	73	3	17
675	2,546	881	797	981	18
207	92	56	26	391	19
$ 15,358	$ 24,993	$ 15,513	$ 20,297	$ 40,028	20
—	—	—	—	—	21
$ 15,358	$ 24,993	$ 15,513	$ 20,297	$ 40,028	22
—	—	—	—	—	23
102	—	—	—	—	24
—	—	—	51	—	25
195	287	136	119	404	26
$ 15,655	$ 25,280	$ 15,649	$ 20,467	$ 40,432	27
—	—	—	—	—	28
$ 1,460	$ 420	$ 150	$ 150	$ 1,190	29
480	580	175	300	1,181	30
448	1,101	764	1,588	2,007	31
$ 2,388	$ 2,101	$ 1,089	$ 2,038	$ 4,378	32
$ 18,043	$ 27,381	$ 16,738	$ 22,505	$ 44,810	33

REPORT OF CONDITION

	224 *BANK OF TAZEWELL COUNTY TAZEWELL	255 FARMERS AND MERCHANTS BANK OF ROCKINGHAM TIMBERVILLE
ASSETS		
1. Cash and due from depository institutions	$ 4,720	$ 2,468
2. U.S. Treasury securities	5,579	899
3. Obligations of other U.S. Government agencies & corps.	6,299	2,399
4. Obligations of States & political subdivisions in the U.S.	10,402	5,871
5. All other securities	60	—
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	6,000	100
7. Loans, Total (excluding unearned income)	42,772	23,332
8. Less: allowance for possible loan losses	500	171
9. Loans, Net	42,272	23,161
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	1,791	737
12. Real estate owned other than bank premises	68	31
13. All other assets	697	594
14. TOTAL ASSETS	$ 77,883	$ 36,260
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	$ 16,286	$ 6,649
16. Time & savings deposits of individuals, partnerships & corps	51,014	22,877
17. Deposits of U.S. Government	25	1
18. Deposits of States & political subdivisions in the U.S.	966	266
19. Certified and officers' checks	280	252
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	$ 68,571	$ 30,045
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBS	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES	$ 68,571	$ 30,045
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	—	—
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	512	2,241
25. Mortgage indebtedness and liability for capitalized leases	—	—
26. All other liabilities	992	472
27. TOTAL LIABILITIES	$ 70,075	$ 32,758
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	$ 520	$ 240
30. Surplus	1,483	280
31. Undivided profits & reserves for contingencies & other capital reserves	5,810	2,982
32. TOTAL EQUITY CAPITAL	$ 7,813	$ 3,502
33. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 77,888	$ 36,260

*Member of Federal Reserve System

DECEMBER 31, 1980

229	844	883	882	233	
*THE BANK OF MIDDLESEX	*THE BANK OF VIENNA	*BANK OF VIRGINIA BEACH	VIRGINIA BEACH BANK OF COMMERCE	THE BANK OF SUSSEX AND SURRY	
URBANNA	VIENNA	VIRGINIA BEACH	VIRGINIA BEACH	WAKEFIELD	
$ 2,471	$ 2,092	$ 3,359	$ 1,706	$ 1,522	1
861	—	1,084	—	200	2
300	700	1,973	1,300	1,300	3
8,961	2,608	891	79	3,942	4
112	50	100	—	—	5
—	350	1,000	—	2,000	6
39,651	11,746	22,981	7,317	14,285	7
465	100	230	71	257	8
39,186	11,746	22,751	7,246	14,028	9
—	—	—	—	—	10
1,123	1,185	1,562	644	675	11
102	—	183	—	—	12
533	229	458	175	3	13
$ 53,649	$ 18,860	$ 33,361	$ 11,150	$ 23,670	14
$ 7,418	$ 6,528	$ 12,194	$ 3,073	$ 4,590	15
39,024	8,309	15,582	6,180	15,074	16
1	44	46	17	54	17
1,173	912	1,125	301	776	18
434	152	252	1	145	19
$ 48,050	$ 15,945	$ 29,199	$ 9,572	$ 20,639	20
—	—	—	—	—	21
$ 48,050	$ 15,945	$ 29,199	$ 9,572	$ 20,639	22
—	—	—	200	—	23
—	—	—	—	—	24
—	453	—	—	—	25
251	185	254	165	91	26
$ 48,301	$ 16,583	$ 29,453	$ 9,937	$ 20,730	27
—	—	—	—	—	28
$ 2,323	$ 1,467	$ 1,652	$ 453	$ 400	29
1,425	291	1,674	585	1,000	30
1,600	519	582	175	1,540	31
$ 5,348	$ 2,277	$ 3,908	$ 1,213	$ 2,940	32
$ 53,649	$ 18,860	$ 33,361	$ 11,150	$ 23,670	33

REPORT OF CONDITION

	907 *FIRST VIRGINIA BANK—EASTERN WARRENTON	270 *NORTHERN NECK STATE BANK, INCORPORATED WARSAW
ASSETS		
1. Cash and due from depository institutions	$ 848	$ 2,076
2. U.S. Treasury securities	243	2,602
3. Obligations of other U.S. Government agencies & corps.	953	4,298
4. Obligations of States & political subdivisions in the U.S.	—	5,551
5. All other securities	10	43
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	1,295	950
7. Loans, Total (excluding unearned income)	2,647	22,513
8. Less: allowance for possible loan losses	31	246
9. Loans, Net	2,616	22,267
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	93	676
12. Real estate owned other than bank premises	—	—
13. All other assets	31	465
14. TOTAL ASSETS	$ 6,089	$ 38,928
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	$ 876	$ 6,316
16. Time & savings deposits of individuals, partnerships & corps.	4,320	25,785
17. Deposits of U.S. Government	3	15
18. Deposits of States & political subdivisions in the U.S.	208	2,927
19. Certified and officers' checks	23	133
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	$ 5,430	$ 35,176
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBS.	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES.	$ 5,430	$ 35,176
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	—	—
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	—	—
25. Mortgage indebtedness and liability for capitalized leases	—	—
26. All other liabilities	63	346
27. TOTAL LIABILITIES	$ 5,493	$ 35,522
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	$ 250	$ 849
30. Surplus	75	583
31. Undivided profits & reserves for contingencies & other capital reserves	271	1,974
32. TOTAL EQUITY CAPITAL	$ 596	$ 3,406
33. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 6,089	$ 38,928

*Member of Federal Reserve System

DECEMBER 31, 1980

234 THE BANK OF WAVERLY WAVERLY	727 *THE BANK OF WEST POINT WEST POINT	609 CITIZENS AND FARMERS BANK WEST POINT	803 *OLD COLONY BANK AND TRUST COMPANY OF WILLIAMSBURG WILLIAMSBURG	804 THE COMMERCIAL AND SAVINGS BANK WINCHESTER	
$ 2,714	$ 1,390	$ 3,674	$ 1,653	$ 3,648	1
2,049	99	1,798	1,906	702	2
811	900	3,764	—	3,300	3
6,590	7,695	13,699	—	8,496	4
204	—	3	69	—	5
4,400	775	2,950	1,150	3,000	6
9,090	21,854	30,575	12,278	57,295	7
107	133	371	102	559	8
8,983	21,721	30,204	12,176	56,736	9
—	—	—	—	—	10
372	1,491	1,322	986	260	11
—	4	120	2	98	12
347	583	707	284	1,204	13
$ 26,470	$ 34,770	$ 58,241	$ 18,226	$ 77,444	14
$ 7,168	$ 3,851	$ 10,521	$ 4,227	$ 16,510	15
13,949	24,161	36,542	10,123	50,941	16
11	3	105	—	78	17
1,468	2,152	2,780	1,519	2,954	18
131	87	680	38	249	19
$ 22,727	$ 30,254	$ 50,628	$ 15,907	$ 71,332	20
—	—	—	—	—	21
$ 22,727	$ 30,254	$ 50,628	$ 15,907	$ 71,332	22
—	500	—	214	—	23
—	80	—	112	367	24
—	—	—	123	—	25
316	771	685	358	728	26
$ 23,043	$ 31,605	$ 51,313	$ 16,714	$ 72,427	27
—	—	—	—	—	28
$ 1,056	$ 856	$ 1,355	$ 872	$ 452	29
594	920	321	264	2,025	30
1,777	1,389	5,252	376	2,540	31
$ 3,427	$ 3,165	$ 6,928	$ 1,512	$ 5,017	32
$ 26,470	$ 34,770	$ 58,241	$ 18,226	$ 77,444	33

REPORT OF CONDITION

	481 FARMERS BANK, WINDSOR, VIRGINIA WINDSOR	754 FIRST STATE BANK OF WISE WISE
ASSETS		
1. Cash and due from depository institutions	$ 1,068	$ 2,651
2. U.S. Treasury securities	2,039	3,497
3. Obligations of other U.S. Government agencies & corps.	1,052	8,517
4. Obligations of States & political subdivisions in the U.S.	4,741	10,087
5. All other securities	201	500
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	2,550	—
7. Loans, Total (excluding unearned income)	12,811	37,193
8. Less: allowance for possible loan losses	156	306
9. Loans, Net	12,655	36,887
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	75	910
12. Real estate owned other than bank premises	—	—
13. All other assets	79	1,258
14. TOTAL ASSETS	$ 24,460	$ 64,307
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	$ 4,347	$ 8,969
16. Time & savings deposits of individuals, partnerships & corps.	15,917	41,035
17. Deposits of U.S. Government	5	93
18. Deposits of States & political subdivisions in the U.S.	374	5,864
19. Certified and officers' checks	398	625
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	$ 21,041	$ 56,586
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBS.	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES.	$ 21,041	$ 56,586
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	—	2,400
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	—	—
25. Mortgage indebtedness and liability for capitalized leases	—	—
26. All other liabilities	26	638
27. TOTAL LIABILITIES	$ 21,067	$ 59,624
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	$ 200	$ 328
30. Surplus	1,000	502
31. Undivided profits & reserves for contingencies & other capital reserves	2,193	3,853
32. TOTAL EQUITY CAPITAL	$ 3,393	$ 4,683
33. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 24,460	$ 64,307

*Member of Federal Reserve System

DECEMBER 31, 1980

	911	
	*FIRST VIRGINIA BANK—SHENANDOAH VALLEY WOODSTOCK	
$	3,446	1
	3,689	2
	4,908	3
	6,471	4
	69	5
	2,200	6
	42,767	7
	428	8
	42,339	9
	—	10
	1,039	11
	—	12
	688	13
$	64,849	14
$	9,857	15
	47,667	16
	55	17
	1,044	18
	172	19
$	58,795	20
	—	21
$	58,795	22
	—	23
	—	24
	—	25
	783	26
$	59,578	27
	—	28
$	1,310	29
	1,000	30
	2,961	31
$	5,271	32
$	64,849	33

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY

CITY OF ALEXANDRIA

* Burke & Herbert Bank & Trust Company
100 South Fairfax Street 22313
Brs: 306 East Monroe Avenue
1828 Duke Street
631 King Street
155 North Paxton Street

Br: Bank of Virginia
133 North Fairfax Street

Brs: First American Bank of Virginia
330 North Washington Street
326 King Street
1705 Fern Street
4601 Duke Street
833 South Washington Street
4651 King Street
One East Walnut Street

Brs: First Virginia Bank
300 South Washington Street
233 South Van Dorn Street, Van Dorn Plaza Shopping Center
4999 Seminary Road

Brs: United Virginia Bank
2809 Mount Vernon Avenue
4616 Kenmore Avenue
515 King Street
5733 Duke Street
1460 Beauregard Street
901 North Washington Street
1827 King Street
3600 King Street
2461 Eisenhower Avenue

CITY OF BRISTOL

Brs: Bank of Virginia
425 State Street
1400 Euclid Avenue
Gate City Highway & Catherine Street
3000 Lee Highway

CITY OF CHARLOTTESVILLE

* Central Fidelity Bank, Charlottesville
200 East Main Street 22902
Brs: 1022 West Main Street
900 East Jefferson Street
Angus Road & U.S. Highway 29, North
300 Preston Avenue

Brs: First Virginia Bank—Central
2149 North Barracks Road
816 Cherry Avenue
218 Fifth Street

Brs: United Virginia Bank
2117 Ivy Road
402 Park Street

EFT: Central Fidelity Bank
Angus Road & U.S. Highway 29, North

CITY OF CHESAPEAKE

Chesapeake Bank & Trust
672 Battlefield Boulevard, North 23320
Br: 1001 Poindexter Street

* People's Bank of Chesapeake
320 South Battlefield Boulevard 23320
Brs: 1124 George Washington Highway
1120 George Washington Highway
3353 Western Branch Boulevard
2030 Battlefield Boulevard, North
1321 Battlefield Boulevard, North

Br: Bank of Virginia
3216 Western Branch Boulevard

Br: Central Fidelity Bank
1064 George Washington Highway

Br: United Virginia Bank
2421 Bainbridge Boulevard

CITY OF COLONIAL HEIGHTS

Br: Bank of Virginia
46 Colonial Square

Br: First Virginia Bank—Colonial
3209 Boulevard

CITY OF COVINGTON

State Bank of the Alleghenies, The
116 Riverside Avenue 24426

CITY OF DANVILLE

* First State Bank
201 North Union Street 24541
Br: 404 Spring Street

Peoples Bank of Danville
110 South Market Street 24541
Br: 141 Westover Drive

* Virginia Bank and Trust Company
336 Main Street 24541
Br: 2600 Riverside Drive

Brs: Bank of Virginia
530 Main Street
3232 Riverside Drive
Ballou Park Shopping Center
1500 Piney Forest Road

Brs: First Virginia Bank—South
1017 West Main Street
Ridge & Patton Streets
1410 Piney Forest Road

CITY OF FAIRFAX

George Mason Bank, The
11185 Main Street 22030

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY

Guaranty Bank and Trust Company
9651 Lee Highway 22030

Brs: First American Bank of Virginia
4021 University Drive
9840 Main Street
5703 Burke Centre Parkway

Br: First Virginia Bank
10302 Willard Way

Br: United Virginia Bank
4085 Chain Bridge Road

CITY OF FALLS CHURCH

Br: Bank of Virginia
225 West Broad Street

Br: First Virginia Bank
191 West Broad Street

CITY OF FRANKLIN

Bank of Franklin, The
100 East Fourth Avenue 23851

Br: Southampton County Bank
200 North Main Street

Br: United Virginia Bank
117 West Second Avenue

CITY OF FREDERICKSBURG

* Farmers & Merchants State Bank
1001 Princess Anne Street 22401

Brs: 200 William Street
1016 Princess Anne Street
Mary Washington College
401 Jefferson Davis Highway
2609 Lafayette Boulevard

Br: Bank of Virginia
1014 Charles Street
501½ Jefferson Davis Highway

Br: Peoples Bank of Stafford, The
1301 Jefferson Davis Highway

Br: United Virginia Bank
601 Caroline Street

CITY OF GALAX

Brs: Bank of Virginia
211 North Main Street
540 East Stuart Drive

CITY OF HAMPTON

First Peninsula Bank and Trust Company
1 South Armistead Avenue 23669

Brs: 301 East Mercury Boulevard

Brs: Bank of Virginia
618 Aberdeen Road
4100 West Mercury Boulevard
West Mercury Boulevard & Orcutt Avenue

Brs: Central Fidelity Bank
2409 Kecoughtan Road
2328 West Mercury Boulevard
5003 West Mercury Boulevard

Br: First City Bank of Newport News
4812 West Mercury Boulevard

Br: First Virginia Bank of Tidewater
1033 West Mercury Boulevard

Brs: United Virginia Bank
2 East Queen Street
35 West Mercury Boulevard
First Street & Cedar Avenue
2227 West Mercury Boulevard
2451 Pembroke Avenue, West
75 Willow Oaks Boulevard

EFT: Central Fidelity Bank, Charlottesville
2328 West Mercury Boulevard

CITY OF HARRISONBURG

Br: First Virginia Bank—Planters
2360 South Main Street

Brs: United Virginia Bank
180 East Market Street
1300 South Main Street

CITY OF HOPEWELL

Br: United Virginia Bank
200-204 North Main Street

CITY OF LEXINGTON

Brs: United Virginia Bank
708 South Main Street
45 South Main Street

CITY OF LYNCHBURG

Colonial American Bank—Lynchburg
623 Main Street 24504

Brs: 7901 Timberlake Road

Brs: Bank of Virginia
2110 Langhorne Road
2100 Wards Road

Brs: United Virginia Bank
4710 Boonsboro Road
6001 Fort Avenue
2482 Rivermont Avenue
1010 Main Street
3504 Memorial Avenue
One Pittman Plaza

EFT: Central Fidelity Bank
2304 Langhorne Road
3225 Old Forest Road
7113 Timberlake Road

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY

EFT: Central Fidelity Bank, Charlottesville
2304 Langhorne Road
3225 Old Forest Road
7113 Timberlake Road

CITY OF MANASSAS

Independent Bank of Manassas
8751 Sudley Road 22110

Brs: First Virginia Bank
9100 Center Street
9018 Centreville Road

CITY OF MANASSAS PARK

Br: First Virginia Bank
8462 Centreville Road

CITY OF MARTINSVILLE

Brs: Piedmont Trust Bank
14 East Church Street
730 East Church Street, Patrick Henry Mall Shopping Center
1201 Memorial Boulevard
200 East Church Street
300 Franklin Street

CITY OF NEWPORT NEWS

Bank of Newport News
3301-03 Washington Avenue 23607
Brs: 2411-13 Jefferson Avenue
12437 Warwick Boulevard

First City Bank of Newport News
Huntington Avenue & 35th. Street 23607
Brs: 11006 Warwick Boulevard
14347 Old Courthouse Way

Brs: Bank of Virginia
3101 Washington Avenue
96 Main Street
2 Hidenwood Shopping Center
14801 Warwick Boulevard
998 J. Clyde Morris Boulevard

Brs: Central Fidelity Bank
2700 Washington Avenue
10454 Jefferson Avenue
398 Denbigh Boulevard
956 J. Clyde Morris Boulevard

Brs: First Virginia Bank of Tidewater
433 Denbigh Boulevard
762 J. Clyde Morris Boulevard

Brs: United Virginia Bank
2501 Washington Avenue
2501 Washington Avenue (D-I)
14500 Warwick Boulevard
6060 Jefferson Avenue
615 Dresden Drive
12915 Jefferson Avenue
10814 Warwick Boulevard

EFT: Central Fidelity Bank, Charlottesville
398 Denbigh Boulevard

CITY OF NORFOLK

Bank of the Commonwealth
Boush & Charlotte Streets 23510
Brs: 201 South Granby Mall
4101 Granby Street

* Central Fidelity Bank
70 Janaf Shopping Center
Virginia Beach Boulevard 23502

* First Virginia Bank of Tidewater
101 St. Paul's Boulevard 23510
Brs: 7601 Armfield Avenue
4000 Hampton Boulevard
1020 Fisherman's Road
3935 Princess Anne Road
1025 Newtown Road
1003 East Brambleton Avenue
225 West Branbleton Avenue
1308 Colley Avenue
7901 Halprin Drive
Norfolk Regional Airport
9636 Granby Street
6145 Sewells Point Road
3540 Tidewater Drive
121 Ocean View Avenue

Heritage Bank and Trust
841 North Military Highway 23502
Br: 200 East Plume Street

Brs: Bank of Virginia
865 East Little Creek Road
#3 Koger Executive Center
2014 Granby Street
870 North Military Highway
500 Plume Street

Brs: Citizens Trust Bank
6330 Newtown Road
Old Dominion University Webb Center

Brs: United Virginia Bank
Five Main Plaza East
1500 Ingleside Road
1221 East Little Creek Road
NAS Building, U-20
120 West York Street
777 West 21st. Street
5800 Virginia Beach Boulevard
Gresham Avenue & Brambleton Avenue
129 West Little Creek Road

EFT: Central Fidelity Bank, Charlottesville
70 Janaf Shopping Center

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY

CITY OF NORTON

Br: Bank of Virginia
Virginia Avenue & 7th. Street

CITY OF PETERSBURG

Community Bank, The
200 North Sycamore Street 23803
Brs: 9 West Tabb Street
2618 South Crater Road

Br: Bank of Southside Virginia, The
2703 South Crater Road

Brs: Bank of Virginia
20 Franklin Street
1963 South Crater Road

Brs: United Virginia Bank
898 East Washington Street
1340 West Washington Street
147 North Sycamore Street
1941 South Sycamore Street

CITY OF POQUOSON

Br: First Virginia Bank of Tidewater
731 Poquoson Avenue

CITY OF PORTSMOUTH

* Citizens Trust Bank
355 Crawford Parkway 23704
Brs: 3201 High Street
5900 Churchland Boulevard
3400 Airline Boulevard
4035 Cedar Lane
801 Water Street, Harbor Tower Office Building
5700 Portsmouth Boulevard

Br: Bank of Virginia
600 Washington Street

Brs: Central Fidelity Bank
High Street & Crawford Parkway
4241 Portsmouth Boulevard
5820 High Street, West
3718 George Washington Highway
1520 High Street
900 Frederick Boulevard
Norfolk Naval Shipyard

Br: First Virginia Bank of Tidewater
5100 Portsmouth Boulevard

Brs: United Virginia Bank
600 Crawford Parkway
2860 Airline Boulevard
5800 West High Street
1284 Frederick Boulevard

EFT: Central Fidelity Bank, Charlottesville
5820 High Street, West
900 Frederick Boulevard

CITY OF RADFORD

Brs: First Virginia Bank of the Southwest
520 First Street, West
Norwood Street & Third Avenue

CITY OF RICHMOND

Bank of Virginia
800 East Main Street 23219
Brs: 401 North 11th. Street
401 East Grace Street
50 West Commerce Road
3124 West Broad Street Road
4901 West Broad Street Road
3301 Jefferson Davis Highway
7017 Three Chopt Road
2827 Stratford Hills Boulevard
1201 Broad Rock Road
610 West Southside Plaza
315 Libbie Avenue
6845 Midlothian Turnpike
4824 Brook Road

* Consolidated Bank and Trust Company
320 North First Street 23240
Brs: 1806 Creighton Road
3009 Hull Street Road

* First Virginia Bank—Colonial
700 East Main Street 23219
Brs: 4707 Walmsley Boulevard
2604 Hull Street Road
200 East Belt Boulevard

* Southern Bank
Second and Grace Streets 23219
Brs: 8th. & Cary Streets
3404 Hermitage Road
701 East Franklin Street
1415 East Main Street
3201 West Cary Street
814 East Main Street
5817 Midlothian Turnpike
130 East Belt Boulevard

* United Virginia Bank
900 East Main Street 23219
Brs: 2500 East Broad Street Road
1101 Azalea Avenue
6201 Midlothian Turnpike
1518 Hull Street Road
3513 West Cary Street
1801 West Broad Street Road
7133 Forest Hill Avenue
4708 Forest Hill Avenue
424 East Grace Street
3022 West Broad Street Road
3513 West Cary Street
10th & Cary Streets

Virginia Capital Bank
1776 Staples Mill Road 23230

Women's Bank, The
1007 East Main Street 23219

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY

Br: Suburban Bank, The
209 West Franklin Street

EFT: Central Fidelity Bank
415 Belt Boulevard
5803 Grove Avenue

EFT: Central Fidelity Bank, Charlottesville
415 Belt Boulevard
5803 Grove Avenue

CITY OF ROANOKE

Brs: Bank of Virginia
First Street & Church Avenue, S.W.
5002 Airport Road, Crossroads Mall
3615 Franklin Road, S.W.
1727 Peters Creek Road
1360 Riverland Road, S.E.

Brs: First Virginia Bank of Roanoke Valley
25 West Church Avenue, S.W.
5005 Melrose Avenue

Brs: United Virginia Bank
1828 Electric Road
3402 Hollins Road, N.E.
37 West Church Avenue, S.W.
2152 Dale Avenue, S.E.

CITY OF SALEM

Salem Bank & Trust
220 East Main Street 24153

Brs: Bank of Virginia
100 East Main Street
852 West Main Street
2139 Apperson Drive
Alabama & Calhoun Streets

Brs: First Virginia Bank of Roanoke Valley
223 East Main Street
2743 West Main Street
231 College Avenue

Br: United Virginia Bank
1425 West Main Street

CITY OF SOUTH BOSTON

* South Boston Bank and Trust Company
606 Broad Street 24592

Br: Hupp's Mill Shopping Center

Br: United Virginia Bank
410 Main Street

CITY OF STAUNTON

Br: First Virginia Bank of Augusta
125 North Central Avenue

Brs: Planters Bank & Trust Company of Virginia
24 South Augusta Street
2307 West Beverly Street
2201 North Augusta Street
2201 North Augusta Street (D-I)

Brs: United Virginia Bank
8-14 West Beverly Street
1410 Churchville Avenue
1111 Greenville Avenue
638 North Coalter Street

CITY OF SUFFOLK

Bank of Suffolk
101 East Washington Street 23434

Brs: 1000 North Main Street
1608 Holland Road
625 East Washington Street

Br: Bank of Virginia
6423 Whaleyville Boulevard

Brs: Central Fidelity Bank
201 North Main Street
907 West Washington Street

Brs: First Virginia Bank of Tidewater
3131 Bridge Road
1703 North Main Street

Brs: United Virginia Bank
123 North Main Street
6617 Holland Road

CITY OF VIRGINIA BEACH

Bank of Virginia Beach
1613 Laskin Road 23451

Brs: 5293 Princess Anne Road
2888 Virginia Beach Boulevard

Virginia Beach Bank of Commerce
3450 Pacific Avenue 23451

Br: 4524 Holland Road

Br: Bank of the Commonwealth
1124 First Colonial Road

Brs: Bank of Virginia
1705 Baltic Avenue
379 Independence Boulevard
3500 Virginia Beach Boulevard
2251 Great Neck Road
5241 Providence Road

Brs: Central Fidelity Bank
1608 Laskin Road
5131 Princess Anne Road
2777 Virginia Beach Boulevard
1612 Independence Boulevard
5015 Virginia Beach Boulevard
6213 Indian River Road
Indian River & Princess Anne Roads
2965 Shore Drive

Br: Citizens Trust Bank
4176 South Plaza Trail

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY

Brs: First Virginia Bank of Tidewater
5289 East Princess Anne Road
351 Independence Boulevard
3112 Virginia Beach Boulevard
225 South Rosemont Road
3336 Holland Road
1344 Great Neck Road

Br: People's Bank of Chesapeake
453 South Lynnhaven Road

Brs: United Virginia Bank
3322 Holland Road
916 South Military Highway
3300 Pacific Avenue
4572-6 Virginia Beach Boulevard
853 Kempsville Road
711 First Colonial Road
334 Virginia Beach Boulevard
4550 Virginia Beach Boulevard

EFT: Central Fidelity Bank, Charlottesville
1608 Laskin Road
5131 Princess Anne Road
1612 Independence Boulevard
2965 Shore Drive
2777 Virginia Beach Boulevard

CITY OF WAYNESBORO

Br: Bank of Virginia
1100 West Broad Street

Brs: First Virginia Bank of Augusta
501 West Broad Street
105 Hopeman Parkway

Br: Jefferson Bank of the Valley
420 West Main Street

Br: Planters Bank & Trust Company of Virginia
251 North Poplar Avenue

CITY OF WILLIAMSBURG

Br: Central Fidelity Bank
1006 Richmond Road

Br: First Virginia Bank of Tidewater
300 Second Street

Br: Old Colony Bank and Trust Company of Williamsburg
171 Monticello Avenue,
Williamsburg Shopping Center

Brs: Southern Bank
306 South Henry Street
1635 Richmond Road

Brs: United Virginia Bank
401 West Duke of Gloucester Street
Garrison Drive & North Mount Vernon Avenue
1186 Jamestown Road
120 Monticello Avenue
120 North Henry Street

EFT: Central Fidelity Bank, Charlottesville
1006 Richmond Road

CITY OF WINCHESTER

Commercial and Savings Bank, The
186 North Loudoun Street 22601

Brs: 661 North Loudoun Street
823 South Loudoun Street
1041 Berryville Avenue
234 Weems Lane

Brs: Bank of Virginia
124 West Piccadilly Street
748 Berryville Avenue

EFT: Commercial and Savings Bank, The
Zayre Building, U.S. Routes 552 & 50

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER COUNTY

ACCOMACK COUNTY

Farmers & Merchants Bank—Eastern Shore
U.S. Route 13
Onley 23418
Brs: U.S. Route 13, Belle Haven
109 South Main Street, Chincoteague
U.S. Route 13, Oak Hall

First Virginia Bank—Eastern Shore
44 Market Street
Onancock 23417
Br: U.S. Route 13, Onley

Marine Bank, The
215 Maddox Boulevard
Chincoteague 23336

Br: Bank of Virginia
U.S. Route 13 & State Route 691, Mappsville

Brs: Central Fidelity Bank
Bloxom
U.S. Route 13 & State Route 702, Oak Hall
Dunne Avenue, Parksley

Brs: United Virginia Bank
Old U.S. Route 13, Accomac
First Street & U.S. Route 13, Keller
62 Market Street, Onancock
Edmunds Street & Railroad Avenue, Painter

ALBEMARLE COUNTY

* Albermarle Bank & Trust Company
1425 Seminole Trail 22901
Br: Valley Street, Scottsville

First Virginia Bank—Central
U.S. Route 29, North 22906
Brs: 100 Riverbend Drive
State Route 240, Crozet Shopping Center

Br: Central Fidelity Bank, Charlottesville
U.S. Route 29 & State Route 649, South

Br: United Virginia Bank
U.S. Route 29, North & Rio Road

AMELIA COUNTY

Bank of Amelia
U.S. Route 360, Amelia Courthouse
Amelia 23002

AMHERST COUNTY

Farmers and Merchants Bank, Inc. of Amherst, Virginia
301 Main Street
Amherst 24521
Br: Elon Road & Amherst Turnpike, Madison Heights

Br: Bank of Virginia
Seminole Shopping Center, Madison Heights

Br: United Virginia Bank
U.S. Route 29, North & Dillard Road, Madison Heights

EFT: Central Fidelity Bank
U.S. Highway 29, North, Madison Heights

EFT: Central Fidelity Bank, Charlottesville
U.S. Highway 29, North, Madison Heights

ARLINGTON COUNTY

First Commercial Bank
3801 Wilson Boulevard 22203
Br: 3801 Wilson Boulevard

Brs: Bank of Virginia
1755 South Jefferson Davis Highway
2020 North 14th Street
4736 Lee Highway
6045 Wilson Boulevard
1500 Wilson Boulevard

Br: Burke & Herbert Bank & Trust Company
500 South 23rd. Street

Brs: Central Fidelity Bank, Northern Virginia
1901 North Moore Street
2026 Wilson Boulevard

Brs: First American Bank of Virginia
Washington National Airport
5555 Columbia Pike
1930 Jefferson Davis Highway
1501 Wilson Boulevard
1701 McKinley Road
6500 Williamsburg Boulevard
Fort Myer, Building 412, North Post
1200 North Wilson Boulevard
2300 South 9th Street
1515 North Courthouse Road
951 South George Mason Drive
3140 North Washington Boulevard
3500 North Washington Boulevard
2213 North Glebe Road
1111 Army-Navy Drive
2001 Jefferson Davis Highway
1011 North Stafford Street
300 Columbia Pike (F)

Brs: First Virginia Bank
2926 Columbia Pike
920 North Taylor Street
4707 Lee Highway
2221 South Eads Street
2057 Wilson Boulevard
2921 South Glebe Road
Arlington Hall Station

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER COUNTY

First Virginia Bank (Cont.)
5515 Lee Highway
1901 Fort Myer Drive
3119 Lee Highway
5037 Columbia Pike
2333 South Clarke Street
3001 North Washington Boulevard
2776 South Randolph Street
6745 Lee Highway
1469 Jefferson Davis Highway

Br: Guaranty Bank and Trust Company
1410 North Cleveland Street

Brs: United Virginia Bank
3565 Lee Highway
1130 North Highland Street
1121 Arlington Boulevard
5335 Lee Highway
249 Glebe Road
2770 South Randolph Street

AUGUSTA COUNTY

First Virginia Bank of Augusta
1355 Greenville Avenue 24401
Brs: Churchville Shopping Center, Churchville
Main & Craig Streets, Craigsville
U.S. Route 340 & Broadmoor Street, Stuarts Draft

Jefferson Bank of the Valley
U.S. Route 250
Fishersville 22939
Brs: New Hope
Main Street, Stuarts Draft
U.S. Route 340, Stuarts Draft

* Planters Bank & Trust Company of Virginia
U.S. Route 250 & State Route 640
Fishersville 22939
Br: Richmond Road, U.S. Route 250, East

Br: Bank of Rockbridge
U.S. Route 11, Greenville

Br: Bank of Virginia
U.S. Route 11, Verona

Br: United Virginia Bank
U.S. Route 340 & State Route 649, Stuarts Draft

BEDFORD COUNTY

Community Bank of Forest, The
U.S. Route 221 & State Route 666
Forest 24551

Liberty Bank of Bedford
State Routes 122 South & 24
Bedford 24523
Br: 130 West Main Street

BLAND COUNTY

First Virginia Bank—Bland County
Main Street
Bland 24315
Br: U.S. Routes 21 & 52, Rocky Gap

BOTETOURT COUNTY

Bank of Buchanan
Main Street
Buchanan 24066

Bank of Fincastle, The
17 South Roanoke Street
Fincastle 24090
Br: U.S. Route 220, South, Daleville

BRUNSWICK COUNTY

Bank of Brunswick, The
112 East Hicks Street
Lawrenceville 23868

BUCHANAN COUNTY

* Cumberland Bank & Trust Company
Grundy 24614
Brs: U.S. Route 460 & State Route 609, Harman
U.S. Route 460, Oakwood
U.S. Route 460, Royal City

Miner's and Merchant's Bank and Trust Company
Walnut & Main Streets
Grundy 24614
Br: Anchorage Shopping Center, Vansant

CAMPBELL COUNTY

First Virginia Bank—South Central
U.S. Route 501 & State Route 40
Brookneal 24528
Br: 8800 Timberlake Road

Br: United Virginia Bank
9604 Timberlake Road

CAROLINE COUNTY

* Union Bank and Trust Company
211 North Main Street
Bowling Green 22427
Brs: U.S. Route 1 & State Route 639, Ladysmith
U.S. Route 301, Port Royal

Br: Bank of West Point, The
202 North Main Street, Bowling Green

CARROLL COUNTY

Bank of Carroll
Main & Cherry Streets
Hillsville 24343
Brs: U.S. Highway 52 & State Route 927, Cana
Stuart & Meadowview Drives, Hillsville

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER COUNTY

CHARLOTTE COUNTY

Bank of Charlotte County, The
Berkley & Charlotte Streets
Phenix 23959
Brs: Main Street, Charlotte Courthouse
U.S. Routes 15 & 360

State Bank of Keysville
24-26 King Street
Keysville 23947

CHESTERFIELD COUNTY

Peoples Bank of Chesterfield, The
State Route 10 & Lori Road
Chesterfield Courthouse
Chesterfield 23832
Brs: U.S. Route 360 & Courthouse Road
9960 Midlothian Turnpike
5726 Hopkins Road, Meadowbrook Shopping Center

Brs: Bank of Virginia
Chesterfield Mall Shopping Center (ND)
2810 Buford Road
11450 Midlothian Turnpike
4900 Millridge Parkway, East, Midlothian
Old Hundred Road & State Route 10, Chester

Br: First Virginia Bank—Colonial
7747 Midlothian Turnpike
13322 Midlothian Turnpike
2501 West Hundred Road, Chester

Brs: Southern Bank
2730 Buford Road
7401 Midlothian Turnpike
6515 Jefferson Davis Highway
7102 Hull Street Road
2141 East Hundred Road, Chester
4410 West Hundred Road, Chester

Br: Suburban Bank, The
122 Buford Road

Brs: United Virginia Bank
4830 Jefferson Davis Highway
2065 Huguenot Road
Midlothian Turnpike & Crowder Drive

EFT: Bank of Virginia
Brandermill

EFT: Central Fidelity Bank
11124 Midlothian Turnpike

EFT: Central Fidelity Bank, Charlottesville
11124 Midlothian Turnpike

CLARK COUNTY

* Bank of Clarke County
2 East Main Street
Berryville 22611
Br: Boyce

CRAIG COUNTY

Farmers & Merchants Bank of Craig County, The
306 Main Street
New Castle 24127

CULPEPER COUNTY

EFT: Central Fidelity Bank
307 Southgate Shopping Center, Culpeper

EFT: Central Fidelity Bank, Charlottesville
307 Southgate Shopping Center, Culpeper

CUMBERLAND COUNTY

Br: Bank of Powhatan

DICKENSON COUNTY

Virginia Citizens Bank
Chase Street
Clintwood 24228
Brs: Cumberland Bank & Trust Company
Clintwood
Haysi

DINWIDDIE COUNTY

Bank of McKenney, Incorporated, The
McKenney 23872

Bank of Southside Virginia, The
Carson 23830
Br: U.S. Route 1 & State Route 226, Dinwiddie

Br: Bank of Virginia
U.S. Route 1

ESSEX COUNTY

Bank of Essex
Tappahannock 22560

Southside Bank
307 Church Lane
Tappahannock 22560
Br: Essex Square Shopping Center, Tappahannock

Br: Bank of West Point, The
U.S. Route 360, Tappahannock

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER COUNTY

FAIRFAX COUNTY

Bank of Vienna, The
374 Maple Avenue, East
Vienna 22180

Central Fidelity Bank, Northern Virginia
5802 Columbia Pike
Bailey's Crossroads 22041
Brs: 7644 Richmond Highway
2903 Gallows Road
Skyline Shopping Mall at Leesburg Pike, Bailey's Crossroads
9516 Old Keene Mill Road, Burke
14006 Lee Jackson Highway, Chantilly
501 Elden Street, Herndon
12218 Leesburg Pike, Herndon
2374 Hunters Woods Plaza, Reston
12050 North Shore Drive, Reston
8330 Old Courthouse Road, Vienna

Continental Bank and Trust Company
8401 Old Keene Mill Road
Springfield 22152

* First American Bank of Virginia
1970 Chain Bridge Road
McLean 22101
Brs: 11944-L Fair Oaks Mall
8306 Richmond Highway
6565 Little River Turnpike
6911 Richmond Highway
8770 Richmond Highway
3090 Williams Drive
4260 John Marr Drive, Annandale
7879 Heritage Drive, Annandale
1099 Elden Street, Herndon
6635 Old Dominion Drive, McLean
1356 Chain Bridge Road, McLean
Centec Building, 11260 Roger Bacon Drive, Reston
6592 Springfield Mall, Springfield
200 Dominion Road, N.E., Vienna
440 East Maple Avenue, Vienna

* First Virginia Bank
6400 Arlington Boulevard 22046
Brs: 5836 North Kings Highway
1640 Belle View Boulevard
6142 Rose Hill Drive
6618 Richmond Highway
7960 Fort Hunt Road
8650 Richmond Highway
3032 Javier Street
Braddock & Twinbrook Roads
6172 Arlington Boulevard
7202 Arlington Boulevard
1224 West Broad Street
3010 Annandale Road
7205 Little River Turnpike, Annandale
5871 Leesburg Pike, Bailey's Crossroads

First Virginia Bank (Cont.)
Burke Road & Burke Lake Road, Burke
13045 Lee Jackson Highway, Chantilly
7716 Telegraph Road, Hayfield
2148 Centreville Road, Herndon
2513 Fox Mill Road, Herndon
1455 Chain Bridge Road, McLean
6220 Old Dominion Drive, McLean
8283 Greensboro Drive, McLean
2941 Chain Bridge Road, Oakton
6839 Springfield Plaza, Springfield
8383 Leesburg Pike, Vienna
260 Cedar Lane, Vienna
415 Maple Avenue, West, Vienna

McLean Bank, The
6844 Old Dominion Drive
McLean 22101
Br: 750 Walker Road, Great Falls

Northern Virginia Bank, The
6315 Backlick Road
Springfield 22150
Brs: 7400 Little River Turnpike, Annandale
7220 Columbia Pike, Annandale
9280 Old Keene Mill Road, Burke
414 Elden Street, Herndon
8096 Rolling Road, Springfield
6715 East Backlick Road, Springfield
6739 Springfield Mall Shopping Center, Springfield
8015 Braddock Road, Springfield
8332 Old Keene Mill Road, Springfield

Town and Country Bank and Trust Company, The
11800 Sunrise Valley Drive
Reston 22091
Br: 7787 Leesburg Pike

Brs: Bank of Virginia
6300 Richmond Highway
5205 Leesburg Pike
3528 South Jefferson Street, Bailey's Crossroads
2575 John Milton Drive, Herndon
SAI Tower Office Building, 1710 Goodridge Drive, McLean
7030 Old Keene Mill Road, Springfield

Br: Burke & Herbert Bank & Trust Company
5731 Telegraph Road

Br: George Mason Bank, The
4400 University Drive, George Mason University

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER COUNTY

Brs: Guaranty Bank and Trust Company
8724 Little River Turnpike
8315 Lee Highway
7267 Arlington Boulevard

Brs: United Virginia Bank
2000 Huntington Avenue
Tysons Corner Shopping Center (D-I)
Tysons Corner Shopping Center
7617 Little River Turnpike
9401 Lee Highway
13655 Lee Jackson Highway, Chantilly
Goethals Road, Fort Belvoir
12th. & Gunston Roads, Fort Belvoir
9883 Georgetown Pike, Great Falls
1301 Chain Bridge Road, McLean
7900 Westpark Drive, McLean
1601 Washington Plaza, West, Reston
6909 Old Keene Mill Road, Springfield
6686 Franconia Road, Springfield
515 Maple Avenue, East, Vienna
226 Maple Avenue, Vienna

EFT: Central Fidelity Bank
2374 Hunters Woods Plaza, Reston
501 Elden Street, Herndon

EFT: Central Fidelity Bank, Charlottesville
2374 Hunters Woods Plaza, Reston
501 Elden Street, Herndon

FAUQUIER COUNTY

First Virginia Bank—Eastern
530 Blackwell Road
Warrenton 22186

State Bank of Remington, Incorporated
Remington 22734
Brs: U.S. Route 17, Bealeton
State Route 28, Catlett

Br: First Virginia Bank
Vint Hill Farms Station, Warrenton (F)

FLOYD COUNTY

Bank of Floyd, The
Main Street
Floyd 24091

FRANKLIN COUNTY

Bankers Trust Company
101 South Main Street
Rocky Mount 24151
Br: Franklin Plaza Shopping Center, Rocky Mount

Farmers & Merchants Bank of Boones Mill, Virginia
Boones Mill 24065

* First Virginia Bank—Franklin County
228 Franklin Street
Rocky Mount 24151
Br: 224 Tanyard Road, Rocky Mount

FREDERICK COUNTY

First Virginia Bank of Frederick County
School Street & U.S. Route 11, South
Stephens City 22655
Br: U.S. Route 11, North & State Route 661

Western Frederick Bank
U.S. Highway 50
Gore 22637

Br: Commercial and Savings Bank, The
Shawnee Drive & U.S. Route 11, South

GILES COUNTY

* First Virginia Bank—West
300 Main Street
Narrows 24124
Brs: 800 Wenonah Avenue, Pearisburg
Cascade Drive, U.S. Route 460, Pembroke
214 Virginia Avenue, Rich Creek

GLOUCESTER COUNTY

First Settlers Bank
U.S. Route 17 & State Route 216
Hayes 23072
Br: U.S. Route 17 & State Route 14

Brs: First Virginia Bank of Tidewater
Gloucester Courthouse, Gloucester
Hayes

Brs: United Virginia Bank
Main Street, Gloucester Courthouse, Gloucester
Gloucester Point, Gloucester

GOOCHLAND COUNTY

Bank of Goochland
Goochland 23063
Brs: 13500 Patterson Avenue
U.S. Route 250 & State Route 623

Bank of the James
U.S. Route 250
Manakin-Sabot 23103
Br: 13900 Patterson Avenue

GREENE COUNTY

Bank of Greene
U.S. Route 29, North
Ruckersville 22968

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER COUNTY

GREENVILLE COUNTY

Br: Bank of Southside Virginia, The
U.S. Route 58 & Virginia Secondary Highway 686

HALIFAX COUNTY

Br: South Boston Bank and Trust Company
U.S. Route 501 & State Route 129

Brs: United Virginia Bank
4027 Halifax Road, Centerville
Seventh Street, Virgilina

HANOVER COUNTY

Peoples Bank of Hanover County, The
5906 Mechanicsville Pike
Mechanicsville 23111
Br: 5931 Chamberlayne Road, Mechanicsville

Brs: United Virginia Bank
U.S. Route 301 & State Route 646
State Route 739, Beaverdam
U.S. Route 1 & State Route 602, Doswell
6008 Mechanicsville Pike, Mechanicsville

HENRICO COUNTY

Suburban Bank, The
1300 East Parham Road 23228
Br: 9012 Three Chopt Road

Br: Bank of the James
8821 West Broad Street Road

Brs: Bank of Virginia
4841 Azalea Mall (ND)
8215 West Broad Street Road
415 East Ridge Road
6922 Lakeside Avenue
3631 Mechanicsville Pike
4840 South Laburnum Avenue
10624 Patterson Avenue
11011 West Broad Street Road
6415 Osborne Turnpike
9 West Nine Mile Road, Highland Springs
400 West Williamsburg Road, Sandston

Brs: First Virginia Bank—Colonial
2300 Hungary Road
5600 West Broad Street Road
11200 Patterson Avenue

Brs: Southern Bank
3800 Mechanicsville Pike
1504 Parham Road
7605 West Broad Street Road
1900 Lauderdale Drive
2702 Parham Road
5905 West Broad Street Road
3720 Mechanicsville Pike

Brs: United Virginia Bank
8602 Patterson Avenue
4307 Williamsburg Road
Staples Mill Road & Glenside Drive
4990 Fitzhugh Avenue
6501 West Broad Street Road
1500 Parham Road
2694 Williamsburg Road

Br: Virginia Capital Bank
5001 Lakeside Avenue

Br: Women's Bank, The
2801 Parham Road

EFT: Bank of Virginia
5801 Bremo Road

EFT: Central Fidelity Bank
5100 Meadowood Square Shopping Center
9000 Patterson Avenue
5001 Nine Mile Road

EFT: Central Fidelity Bank, Charlottesville
5100 Meadowood Square Shopping Center
9000 Patterson Avenue
5001 Nine Mile Road

HENRY COUNTY

* First Bassett Bank & Trust
Main Street
Bassett 24055
Brs: Virginia Avenue, Collinsville
U.S. Route 220, South, Ridgeway
U.S. Route 58, West, Spencer

* Piedmont Trust Bank
411 Virginia Avenue
Collinsville 24078
Br: State Route 57, Stanleytown

HIGHLAND COUNTY

Blue Grass Valley Bank, The
Blue Grass 24413

First and Citizens Bank
Monterey 24465

ISLE OF WIGHT COUNTY

Bank of Isle of Wight
1803 South Church Street
Smithfield 23430

Bank of Smithfield
115 West Main Street
Smithfield 23430
Brs: U.S. Route 17 & State Route 32, Bartlett
1119 South Church Street, Smithfield

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER COUNTY

Farmers Bank, Windsor, Virginia
Windsor Boulevard
Windsor 23487

Br: Bank of Franklin, The
Airway Shopping Center, U.S. Highway 58, East

JAMES CITY COUNTY

Old Colony Bank and Trust Company of Williamsburg
1310 Jamestown Road 23185
Br: U.S. Route 60, Norge

Br: United Virginia Bank
U.S. Route 60 & State Route 614, Lightfoot

KING GEORGE COUNTY

King George State Bank, Inc.
State Route #3
King George 22485

Brs: Bank of Westmoreland, The
Dahlgren
State Routes 3 & 610, King George

KING & QUEEN COUNTY

Br: Bank of Middlesex, The
U.S. Route 33 & State Route 670, Mattaponi

Br: Bank of West Point, The
U.S. Routes 33 & 14, Shackelfords

KING WILLIAM COUNTY

Bank of West Point, The
1681 Main Street
West Point 23181
Br: U.S. Route 360, Manquin

Citizens and Farmers Bank
8th. & Main Streets
West Point 23181
Br: 14th. & Main Streets, West Point

Br: Southside Bank
Aylett

LANCASTER COUNTY

Bank of Lancaster
100 South Main Street
Kilmarnock 22482

Br: Bank of Virginia
White Stone

LEE COUNTY

Farmers and Miners Bank of Lee County
403 West Morgan Avenue
Pennington Gap 24277

Lee Bank & Trust Company
Morgan Avenue
Pennington Gap 24277
Brs: U.S. Route 58, Dryden
Industrial Drive & U.S. Highway 58, Pennington Gap
St. Charles

Peoples Bank of Ewing
Highway 58
Ewing 24248
Br: Rose Hill

LOUDOUN COUNTY

Commonwealth Bank and Trust Company of Virginia
Sterling 22170
Brs: 214 East Market Street, Leesburg
U.S. Route 7 & State Route 287, Purcellville

First Virginia Bank—Loudoun
Main Street
Purcellville 22132
Brs: 212 East Market Street, Leesburg
Loudoun Valley Shopping Center, Purcellville
101 Enterprise Street, Sterling Park

Brs: Bank of Virginia
105 Harry Flood Byrd Highway, Sterling
Dulles International Airport, Chantilly

LOUISA COUNTY

Bank of Louisa, The
State Route 22 & U.S. Route 33
Louisa 23093

LUNENBURG COUNTY

Lunenburg County Bank, The
100-102 South Broad Street
Kenbridge 23944
Br: Eighth & Main Streets, Victoria

MATHEWS COUNTY

Farmers Bank of Mathews
State Route 14
Mathews 23109

MECKLENBURG COUNTY

* Citizens Bank, Incorporated, The
111 East Danville Street
South Hill 23970
Br: Town Square Shopping Center, East, Atlantic Street, South Hill

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER COUNTY

Virginia Southern Bank
7th. Street & Virginia Avenue
Clarksville 23927
Br: 242 North Main Street, Chase City

Brs: Bank of Virginia
Bank Street, Boydton
LaCrosse
122 West Atlantic Street, South Hill

MIDDLESEX COUNTY

Bank of Middlesex, The
Cross & Prince George Streets
Urbanna 23175
Brs: Deltaville
Saluda

Br: Bank of West Point, The
U.S. Route 33 & State Route 641,
Saluda

MONTGOMERY COUNTY

* Bank of Christiansburg, The
4 East Main Street 24073
Brs: 2105 Roanoke Street
920 University City, Boulevard,
University Mall, Blacksburg

Bank of Shawsville
Shawsville 24162

First Virginia Bank of the Southwest
985 Cambria Street, N.E. 24073
Brs: State Route 114 & U.S. Route 460
902 Price's Fork Road, Blacksburg
151 Country Club Drive, Blacksburg

NELSON COUNTY

Peoples Bank of Nelson
U.S. Route 29, South
Lovingston 22949
Br: State Route 6, Afton

NEW KENT COUNTY

Brs: Citizens and Farmers Bank
U.S. Route 60 & State Route 155,
Providence Forge
State Route 249, Quinton

NOTTOWAY COUNTY

Citizens Bank and Trust Company
126 South Main Street
Blackstone 23824
Brs: 101 North Main Street,
Blackstone
210 Carter Street, Crewe

NORTHAMPTON COUNTY

Eastville Bank, The
Eastville 23347

Peoples Trust Bank, The
Main Street
Exmore 23350

Brs: United Virginia Bank
U.S. Route 13 & State Route 639
Cheriton
U.S. Route 13, Nassawadox

NORTHUMBERLAND COUNTY

Bank of Northumberland, Incorporated
Heathsville 22473
Br: U.S. Route 360, Callao

Brs: Bank of Virginia
Burges
Reedville

Br: Bank of Westmoreland, The
Callao

ORANGE COUNTY

First Virginia Bank of Orange
235 Madison Road
Orange 22960

PITTSYLVANIA COUNTY

First Virginia Bank—South
Staunton Plaza Shopping Center
Hurt 24563
Br: Westover Drive & James Road

Br: United Virginia Bank
Main Street, Gretna

POWHATAN COUNTY

Bank of Powhatan
Powhatan 23139
Br: U.S. Route 60, Midlothian

Central Virginia Bank
U.S. Route 60
Powhatan 23139

PRINCE GEORGE COUNTY

Br: Bank of Southside Virginia, The

Br: United Virginia Bank
Fort Lee, Mahone Avenue, Building
P-4307 (F)

PRINCE WILLIAM COUNTY

State Bank of Prince William County, The
110 Graham Park Road
Dumfries 22026
Brs: 8300 Sudley Road, Manassas Mall
1120 Horner Road, Woodbridge

Brs: Bank of Virginia
8091 Sudley Road
9136 Mathis Avenue
201 Graham Park Road, Dumfries
12912 Fitzwater Drive, Nokesville

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER COUNTY

Bank of Virginia (Cont.)
308 Mill Street, Occoquan
13927 Jefferson Davis Highway, Woodbridge
13927 Jefferson Davis Highway, Woodbridge (D-I)
2876 Dale Boulevard, Woodbridge

Brs: Central Fidelity Bank, Northern Virginia
9210 Church Street
7801 Sudley Road
8385 Sudley Road
2201 Old Ridge Road, Woodbridge

Brs: First Virginia Bank
Washington & Jefferson Streets, Haymarket
14434 Jefferson Davis Highway, Woodbridge
7900 Sudley Road

Br: Northern Virginia Bank, The
14527 Jefferson Davis Highway, Woodbridge

Brs: United Virginia Bank
9034 Mathis Avenue
7525 Centerville Road
9401 Battle Street
4150 Dale Boulevard
State Route 234, Westgate Shopping Center
U.S. Route 1, Bridgewood Shopping Center, Woodbridge

EFT: Central Fidelity Bank
8385 Sudley Road

EFT: Central Fidelity Bank, Charlottesville
8385 Sudley Road

PULASKI COUNTY

Brs: Bank of Speedwell, Incorporated
1105 Bob White Boulevard

Brs: Bank of Virginia
One Main Street, Pulaski Mall Shopping Center
U.S. Route 11 & Trinkle Avenue, Dublin
1000 East Main Street, Pulaski

Br: First Virginia Bank of the Southwest
Lee Highway & Trinkle Avenue, Dublin

RICHMOND COUNTY

Northern Neck State Bank, Incorporated
Warsaw 22572

Br: Bank of Montross, The
U.S. Route 360

ROANOKE COUNTY

* First Virginia Bank of Roanoke Valley
6625 Williamson Road
Roanoke 24019
Brs: 2103 Electric Road, S.W.
4344 Avenham Avenue, S.W.
1326 East Washington Avenue, Vinton

Br: Bank of Virginia
901 Hardy Road, Vinton

Brs: United Virginia Bank
7227 Williamson Road
4025 Brambleton Avenue

ROCKBRIDGE COUNTY

Bank of Rockbridge
Raphine 24472
Brs: State Route 252, Brownsburg
U.S. Route 11, Fairfield

Br: United Virginia Bank
U.S. Route 11, North

ROCKINGHAM COUNTY

Farmers and Merchants Bank of Rockingham
205 Main Street
Timberville 22853
Brs: 127 Rockingham Street, Elkton
State Route 259, Broadway

First Virginia Bank—Planters
111 North Main Street
Bridgewater 22812
Br: 238 South Main Street, Dayton

Massanutten Bank & Trust Company
U.S. Route 33, East 22801
Br: U.S. Route 11, South

Br: United Virginia Bank
1905 East Market Street

RUSSELL COUNTY

First Russell County Bank and Trust Company
Main Street & Secondary Road T-1029
Lebanon 24266

Peoples Bank, Inc.
Depot Street
Honaker 24260
Brs: U.S. Highway 58, Banners Corner, Castlewood
U.S. Route 19, Lebanon

Brs: Bank of Virginia
State Highway 600, Cleveland
Fairmont Avenue at 4th. Street, Honaker
Main Street, Lebanon

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER COUNTY

SCOTT COUNTY

Brs: Bank of Virginia
East Jackson Street, Gate City
U.S. Highway 23 & State Route 744, Weber City

SHENANDOAH COUNTY

Farmers Bank of Edinburg, Incorporated, The
Main Street
Edinburg 22824
Br: 161 South Main Street, Woodstock

* First Virginia Bank—Shenandoah Valley
200 North Main Street
Woodstock 22657
Brs: Main Street, Mount Jackson
King & Holiday Streets, Strasburg
496 North Main Street, Woodstock
Ox Road & State Route 42, Woodstock

Stonewall Jackson Bank and Trust Company
U.S. Route 11 & Apple Avenue
Mount Jackson 22842
Br: Main & High Streets, Woodstock

SMYTH COUNTY

* Bank of Marion, The
102 West Main Street
Marion 24354
Br: 1600 North Main Street, Marion

SOUTHAMPTON COUNTY

Southampton County Bank
305 Main Street
Courtland 23837
Brs: U.S. Route 58 & Linden Street, Courtland
State Routes 671 & 673, Newsoms

Br: Bank of Sussex and Surry, The
Main Street, Ivor

SPOTSYLVANIA COUNTY

Br: Bank of Virginia
2101 Plank Road

Br: Farmers & Merchants State Bank
Greenbrier Shopping Center

Br: Union Bank and Trust Company
4540 Lafayette Boulevard

Brs: United Virginia Bank
State Route 208, Spotsylvania Courthouse
5101 Jefferson Davis Highway

STAFFORD COUNTY

Aquia Bank and Trust Company
Stafford Courthouse 22554
Br: U.S. Route 17

Peoples Bank of Stafford, The
105 Prince Street
Falmouth 22401
Brs: Stafford Courthouse, U.S. Route 1
Garrisonville
200 White Oak Road

Br: First Virginia Bank
State Route 610 & Brafferton Boulevard

SURRY COUNTY

First Virginia Bank—Surry
200 East Main Street
Surry 23883

SUSSEX COUNTY

Bank of Sussex and Surry, The
Railroad Avenue
Wakefield 23888

Bank of Waverly, The
Main & Bank Streets
Waverly 23890
Br: State Routes 735 & 634, Sussex

Brs: Bank of Southside Virginia, The
Jarratt
Stony Creek

TAZEWELL COUNTY

Bank of Tazewell County
306 East Main Street
Tazewell 24651
Brs: 2070 Leatherwood Lane, Bluefield
511 Virginia Avenue, Bluefield
1108 Tazewell Avenue, Tazewell
621 East Riverside Drive, Tazewell
846 Fincastle Turnpike, Tazewell

Clinch Valley Bank and Trust Company
501 Railroad Avenue
Richlands 24641
Br: U.S. Route 460 & State Route 719, Claypool Hill

WARREN COUNTY

Peoples Bank of Front Royal, The
232 North Royal Avenue
Front Royal 22630
Br: U.S. Route 340 & State Route 613, Bentonville

Brs: Bank of Virginia
305-307 East Main Street, Front Royal
610 North Royal Avenue, Front Royal

WASHINGTON COUNTY

* Bank of Damascus, Incorporated, The
Damascus 24236
Brs: U.S. Route 58, south of State Route 716, Damascus
State Route 80, Meadowview

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER COUNTY

WESTMORELAND COUNTY

* Bank of Montross, The
King's Highway
Montross 22520
Br: 533 Euclid Street, Colonial Beach

Bank of Westmoreland, The
416 Colonial Avenue
Colonial Beach 22443
Br: Hague

Peoples Bank of Montross
Montross 22520

WISE COUNTY

Big Stone Gap Bank and Trust Company
621 Wood Avenue
Big Stone Gap 24219

* Farmers Exchange Bank of Coeburn, The
Coeburn 24230
Br: Laurel Avenue, Coeburn

First State Bank of Wise
405 North Main Street
Wise 24293

Peoples Bank of Pound
Pound 24279
Br: Main Street, Pound

Br: Bank of Virginia
Fourth & Broad Streets, St. Paul

WYTHE COUNTY

Bank of Speedwell, Incorporated
U.S. Route 21
Speedwell 24374
Brs: Fort Chiswell, Max Meadows
Parsonage Avenue, Rural Retreat
1055 East Main Street, Wytheville
170 East Main Street, Wytheville

YORK COUNTY

Br: Bank of Virginia
Grafton

Brs: Central Fidelity Bank
U.S. Route 17, Grafton Shopping Center, Grafton
Ballard & Main Streets, Yorktown

Br: First Virginia Bank of Tidewater
1782 George Washington Highway, Grafton

Brs: United Virginia Bank
U.S. Route 17, Grafton
James York Plaza Shopping Center

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* Exercising Trust Powers
(D-I) Drive-In
(ND) Night Depository
(EFT) Electronic Funds Transfer
(F) Facility

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS

Albemarle Bank and Trust Company
1425 Seminole Trail
Charlottesville 22901 (Albemarle County)
C.E.O.—W. K. King, President
Cashier—C. W. Walker
Br: Albemarle County—
Valley Street, Scottsville

Aquia Bank and Trust Company
Stafford Courthouse
Stafford 22554 (Stafford County)
C.E.O.—B. L. Phillips, President
Cashier—Bill Oeters
Br: Stafford County—
U.S. Route 17

Bank of Amelia
U.S. Route 360, Amelia Courthouse
Amelia 23002 (Amelia County)
C.E.O.—U. C. Carson, Jr.
Cashier—U. C. Carson, Jr.

Bank of Brunswick, The
112 East Hicks Street
Lawrenceville 23868 (Brunswick County)
C.E.O.—J. E. Traylor, President
Cashier—R. H. Dugger, III

Bank of Buchanan
Main Street
Buchanan 24066 (Botetourt County)
C.E.O.—H. W. Steger, III, ExVP
Cashier—J. G. Lipes

Bank of Carroll
Main & Cherry Streets
Hillsville 24343 (Carroll County)
C.E.O.—D. G. Swanigan, President
Cashier—R. N. Sheets
Brs: Carroll County—
U.S. Highway 52 & State Route 927, Cana
Southwest corner of Stuart & Meadowview Drives, Hillsville

Bank of Charlotte County, The
Berkley & Charlotte Streets
Phenix 23959 (Charlotte County)
C.E.O.—B. A. Howard, ExVP
Cashier—R. D. Sublett
Brs: Charlotte County—
Main Street, Charlotte Courthouse
U.S. Routes 15 & 360, Keysville

Bank of Christiansburg, The
4 East Main Street
Christiansburg 24073 (Montgomery County)
C.E.O.—J. T. Williams, Jr., President
Cashier—S. R. Shutters
Brs: Montgomery County—
2105 Roanoke Street, Christiansburg
920 University City Boulevard, University Mall, Blacksburg

Bank of Clarke County
2 East Main Street
Berryville 22611 (Clarke County)
C.E.O.—F. L. McWilliams, Jr., ExVP
Cashier—W. A. Bowerman
Br: Clarke County—
Boyce

Bank of the Commonwealth
Boush & Charlotte Streets
Norfolk 23510
C.E.O.—E. J. Woodard, Jr., President
Cashier—E. J. Whitehurst
Brs: City of Norfolk—
201 South Granby Mall
4101 Granby Street
City of Virginia Beach—
1124 First Colonial Road

Bank of Damascus, Incorporated, The
Damascus 24236 (Washington County)
C.E.O.—B. C. T. Combs, President
Cashier—J. A. Bishop
Brs: Washington County—
U.S. Route 58 south of State Route 716, Damascus
State Route 80, Meadowview

Bank of Essex
Tappahannock 22560 (Essex County)
C.E.O.—J. M. Rice, Jr., President
Cashier—J. B. Tignor

Bank of Fincastle, The
17 South Roanoke Street
Fincastle 24090 (Botetourt County)
C.E.O.—H. M. Williamson, President
Cashier—J. R. Craft
Br: Botetourt County—
U.S. Route 220, South, Daleville

Bank of Floyd, The
Main Street
Floyd 24091 (Floyd County)
C.E.O.—B. W. Thompson, ExVP
Cashier—G. A. Owen, Jr.

Bank of Franklin, The
100 East Fourth Avenue
Franklin 23851
C.E.O.—J. R. Bryant, President
Cashier—J. R. Bryant
Br: Isle of Wight County—
Airway Shopping Center, U.S. Highway 58, East

Bank of Goochland
Goochland 23063 (Goochland County)
C.E.O.—G B. Sullivan, President
Cashier—R. L. Dudley
Brs: Goochland County—
13500 Patterson Avenue
U.S. Route 250 & State Route 623

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS

Bank of Greene
U.S. Route 29, North
Ruckersville 22968 (Greene County)
C.E.O.—R. B. Cavedo, Jr., President
Cashier—R. B. Cavedo, Jr.

Bank of Isle of Wight
1803 South Church Street
Smithfield 23430 (Isle of Wight County)
C.E.O.—E. H. Hamilton, Jr., President
Cashier—J. C. Aycock, Vice President

Bank of the James
U.S. Route 250
Manakin-Sabot 23103
C.E.O.—R. C. Huffman, President
Cashier—M. S. Bohannon
Brs: Goochland County—
13900 Patterson Avenue
Henrico County—
8821 West Broad Street

Bank of Lancaster
100 South Main Street
Kilmarnock 22482 (Lancaster County)
C.E.O.—G. W. Noblett, Jr., Chairman
Cashier—J. B. Shearin, Jr.

Bank of Louisa, The
State Route 22 & U.S. Route 33
Louisa 23093 (Louisa County)
C.E.O.—A. P. Stone, President
Cashier—A. P. Stone

Bank of Marion, The
102 West Main Street
Marion 24354 (Smyth County)
C.E.O.—W. D. Smith, ExVP
Cashier—H. L. Blevins, Jr.
Br: Smyth County—
1600 North Main Street, Marion

Bank of McKenney, Incorporated, The
McKenney 23872 (Dinwiddie County)
C.E.O.—C. E. Jones, President
Cashier—C. E. Jones

Bank of Middlesex, The
Cross and Prince George Streets
Urbanna 23175 (Middlesex County)
C.E.O.—G. L. Paulette, President
Cashier—D. K. Vance
Brs: King & Queen County—
U.S. Route 33 & State Route 670,
Mattaponi
Middlesex County—
Deltaville
Saluda

Bank of Montross, The
King's Highway
Montross 22520 (Westmoreland County)
C.E.O.—J. E. Johnson, President
Cashier—N. W. Jones
Brs: Richmond County—
U.S. Route 360
Westmoreland County—
533 Euclid Street, Colonial Beach

Bank of Newport News
3301-03 Washington Avenue
Newport News 23607
C.E.O.—J. D. Bowers, President
Cashier—V. S. Knox
Brs: City of Newport News—
2411-13 Jefferson Avenue
12437 Warwick Boulevard

Bank of Northumberland, Incorporated
Heathsville 22472 (Northumberland County)
C.E.O.—R. L. Covington, President
Cashier—I. C. Sampson
Br: Northumberland County—
U.S. Route 360, Callao

Bank of Powhatan
Powhatan 23139 (Powhatan County)
C.E.O.—C. P. Wilbourn, President
Cashier—P. H. Turner
Brs: Cumberland County—
Cumberland
Powhatan County—
U.S. Route 60, Midlothian

Bank of Rockbridge
Raphine 24472 (Rockbridge County)
C.E.O.—S. M. Austin, President
Cashier—M. F. Smith
Brs: Augusta County—
U.S. Route 11, Greenville
Rockbridge County—
State Route 252, Brownsburg
U.S. Route 11, Fairfield

Bank of Shawsville
Shawsville 24162 (Montgomery County)
C.E.O.—J. E. Pearman, Sr., President
Cashier—Ann T. Harless

Bank of Smithfield
115 West Main Street
Smithfield 23430 (Isle of Wight County)
C.E.O.—H. O. Haverty, President
Cashier—E. M. Stewart, Sr., Vice President
Brs: Isle of Wight County—
U.S. Routes 17 & State Route 32,
Bartlett
1119 South Church Street, Smithfield

Bank of Southside Virginia, The
Carson 23830 (Dinwiddie County)
C.E.O.—J. H. Clements, Chairman
Cashier—C. C. Chappell
Brs: City of Petersburg—
2703 South Crater Road

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS

Bank of Southside Virginia, The (Cont.)
Dinwiddie County—
U.S. Route 1 & State Route 226, Dinwiddie
Greenville County—
U.S. Route 58 & Virginia Secondary Highway 686
Prince George County—
Prince George
Sussex County—
Stony Creek

Bank of Speedwell, Incorporated
U.S. Route 21
Speedwell 24374 (Wythe County)
C.E.O.—Charles C. Henley, President
Cashier—Timothy D. Dillow
Brs: Pulaski County—
1105 Bob White Boulevard, Pulaski
Wythe County—
Fort Chiswell, Max Meadows
Parsonage Avenue, Rural Retreat
1055 East Main Street, Wytheville
170 East Main Street, Wytheville

Bank of Suffolk
101 East Washington Street
Suffolk 23434
C.E.O.—R. N. Braford, President
Cashier—F. E. Wilkins
Brs: City of Suffolk—
1000 North Main Street
1608 Holland Road
625 East Washington Street

Bank of Sussex and Surry, The
Railroad Avenue
Wakefield 23888 (Sussex County)
C.E.O.—G. O. Huber
Cashier—G. O. Huber
Br: Southampton County—
Main Street, Ivor

Bank of Tazewell County
306 East Main Street
Tazewell 24651 (Tazewell County)
C.E.O.—R. E. Dodson, President
Cashier—A. A. Crouse
Brs: Tazewell County—
2070 Leatherwood Lane, Bluefield
511 Virginia Avenue, Bluefield
1108 Tazewell Avenue, Tazewell
621 East Riverside Drive, Tazewell
846 Fincastle Turnpike, Tazewell

Bank of Vienna, The
374 Maple Avenue, East
Vienna 22180 (Fairfax County)
C.E.O.—H. E. McCarty, Jr., President
Cashier—E. L. Morris

Bank of Virginia
800 East Main Street
Richmond 23219
C.E.O.—Frederick Deane, Jr., Chairman
Cashier—D. S. Norris, Vice President
Brs: City ofAlexandria—
133 North Fairfax Street
City of Bristol—
425 State Street
1400 Euclid Avenue
3000 Lee Highway
Gate City Highway & Catherine Street
City of Chesapeake—
3216 Western Branch Boulevard
City of Colonial Heights—
46 Colonial Square
City of Danville—
530 Main Street
3232 Riverside Drive
Ballou Park Shopping Center
1500 Piney Forest Road
City of Falls Church—
225 West Broad Street
City of Fredericksburg—
1014 Charles Street
501½ Jefferson Davis Highway
City of Galax—
211 North Main Street
540 East Stuart Drive
City of Hampton—
618 Aberdeen Road
4100 West Mercury Boulevard
West Mercury Boulevard & Orcutt Avenue
City of Lynchburg—
2110 Langhorne Road
2100 Wards Road
City of Newport News—
3101 Washington Avenue
96 Main Street
2 Hidenwood Shopping Center
14801 Warwick Boulevard
998 J. Clyde Morris Boulevard
City of Norfolk—
865 East Little Creek Road
#3 Koger Executive Center
2014 Granby Street
870 North Military Highway
500 Plume Street
City of Norton—
Virginia Avenue & 7th. Street
City of Petersburg—
20 Franklin Street
1963 South Crater Road
City of Portsmouth—
600 Washington Street
City of Richmond—
401 North 11th. Street
401 East Grace Street
50 West Commerce Road
3124 West Broad Street Road
3301 Jefferson Davis Highway
4901 West Broad Street Road
7017 Three Chopt Road

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS

Bank of Virginia
City of Richmond (Cont.)
2827 Stratford Hills Boulevard
1201 Broad Rock Road
610 West Southside Plaza
315 Libbie Avenue
6845 Midlothian Turnpike
4824 Brook Road
City of Roanoke—
First Street & Church Avenue, S.W.
Crossroads Mall, 5002 Airport Road
3615 Franklin Road, S.W.
1727 Peters Creek Road
1360 Riverland Road, S.E.
City of Salem—
100 East Main Street
852 West Main Street
2139 Apperson Drive
Alabama & Calhoun Streets
City of Suffolk—
6423 Whaleyville Boulevard
City of Virginia Beach—
1705 Baltic Avenue
379 Independence Boulevard
3500 Virginia Beach Boulevard
2251 Great Neck Road
5241 Providence Road
City of Waynesboro—
1100 West Broad Street
City of Winchester—
124 West Piccadilly Street
748 Berryville Avenue
Accomack County—
U.S. Route 13 & State Route 691, Mappsville
Amherst County—
Seminole Shopping Center, Madison Heights
Arlington County—
1755 South Jefferson Davis Highway
2020 North 14th. Street
1500 Wilson Boulevard
4736 Lee Highway
6045 Wilson Boulevard
Augusta County—
U.S. Route 11, Verona
Chesterfield County—
Old Hundred Road & State Route 10, Chester
Chesterfield Mall Shopping Center, (ND)
2810 Buford Road
11450 Midlothian Turnpike
4900 Millridge Parkway, East, Midlothian
Dinwiddie County—
U.S. Route 1
Fairfax County—
6300 Richmond Highway
5205 Leesburg Pike
3528 South Jefferson Street, Bailey's Crossroads
2575 John Milton Drive, Herndon
SAI Tower Office Building, 1710 Goodridge Drive, McLean
7030 Old Keene Mill Road, Springfield

Bank of Virginia (Cont.)
Henrico County—
9 West Nine Mile Road, Highland Springs
4841 Azalea Mall (ND)
8215 West Broad Street Road
415 East Ridge Road
6922 Lakeside Avenue
3631 Mechanicsville Pike
4840 South Laburnum Avenue
10624 Patterson Avenue
11011 West Broad Street Road
6415 Osborne Turnpike
400 West Williamsburg Road, Sandston
Lancaster County—
White Stone
Loudoun County—
105 Harry Flood Byrd Highway, Sterling
Dulles International Airport, Chantilly
Mecklenburg County—
Bank Street, Boydton
LaCrosse
122 West Atlantic Street, South Hill
Northumberland County—
Burgess
Reedville
Prince William County—
8091 Sudley Road
9136 Mathis Avenue
201 Graham Park Road, Dumfries
12912 Fitzwater Drive, Nokesville
308 Mill Street, Occoquan
13927 Jefferson Davis Highway, Woodbridge
13927 Jefferson Davis Highway, Woodbridge, (D-I)
2876 Dale Boulevard, Woodbridge
Pulaski County—
One Main Street, Pulaski Mall Shopping Center
U.S. Route 11 & Trinkle Avenue, Dublin
1000 East Main Street, Pulaski
Roanoke County—
901 Hardy Road, Vinton
Russell County—
State Highway 600, Cleveland
Fairmont Avenue at 4th. Street, Honaker
Main Street, Lebanon
Scott County—
U.S. Highway 23 & State Route 744, Weber City
East Jackson Street, Gate City
Spotsylvania County—
2101 Plank Road
Warren County—
305-307 East Main Street, Front Royal
610 North Royal Avenue, Front Royal
Wise County—
Fourth & Broad Streets, St. Paul
York County—
Grafton

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS

Bank of Virginia (Cont.)
EFT: Chesterfield County—
Brandermill
Henrico County—
5801 Bremo Road

Bank of Virginia Beach
1613 Laskin Road
Virginia Beach 23451
C.E.O.—J. B. Harrison, Jr., President
Cashier—L. G. Harcum
Brs: City of Virginia Beach—
5293 Princess Anne Road
2888 Virginia Beach Boulevard

Bank of Waverly, The
Main and Bank Streets
Waverly 23890 (Sussex County)
C.E.O.—H. W. Neblett, President
Cashier—O. L. Stables, Jr.
Br: Sussex County—
State Routes 735 & 634, Sussex

Bank of Westmoreland, The
416 Colonial Avenue
Colonial Beach 22443 (Westmoreland County)
C.E.O.—W. H. Flowers, President
Cashier—P. H. Ward, Jr.
Brs: King George County—
Dahlgren
State Routes 3 & 610, King George
Northumberland County—
Callao
Westmoreland County—
Hague

Bank of West Point, The
1681 Main Street
West Point 23181 (King William County)
C.E.O.—C. S. Barbour, President
Cashier—H. L. Whitt
Brs: Caroline County—
202 North Main Street, Bowling Green
Essex County—
U.S. Route 360, Tappahannock
King & Queen County—
U.S. Routes 33 & 14, Shacklefords
King William County—
U.S. Route 360, Manquin
Middlesex County—
U.S. Route 33 & State Route 641, Saluda

Bankers Trust Company
101 South Main Street
Rocky Mount 24151 (Franklin County)
C.E.O.—Shannon Harlow, President
Cashier—J. L. Metz
Br: Franklin County—
Franklin Plaza Shopping Center,
Rocky Mount

Big Stone Gap Bank and Trust Company
621 Wood Avenue
Big Stone Gap 24219 (Wise County)
C.E.O.—L. G. Bryant, Jr., SrVP
Cashier—L. G. Bryant, Jr.

Blue Grass Valley Bank, The
Blue Grass 24413 (Highland County)
C.E.O.—O. R. Sponaugle
Cashier—O. R. Sponaugle

Burke & Herbert Bank & Trust Company
100 South Fairfax Street
Alexandria 22313
C.E.O.—C. S. T. Burke, Jr., President
Cashier—C. K. Collum, Jr.
Brs: City of Alexandria—
306 East Monroe Avenue
1828 Duke Street
631 King Street
155 North Paxton Street
Arlington County—
500 South 23rd. Street
Fairfax County—
5731 Telegraph Road

Central Fidelity Bank
70 Janaf Shopping Center
Virginia Beach Boulevard
Norfolk 23502
C.E.O.—K. W. Farmer, President
Cashier—R. F. Hawkins, Jr.
Brs.: City of Chesapeake—
1064 George Washington Highway
City of Hampton—
2409 Kecoughtan Road
2328 West Mercury Boulevard
5003 West Mercury Boulevard
City of Newport News—
2700 Washington Avenue
10454 Jefferson Avenue
398 Denbigh Boulevard
956 J. Clyde Morris Boulevard
City of Portsmouth—
High and Crawford Streets
4241 Portsmouth Boulevard
5820 High Street, West
3718 George Washington Highway
1520 High Street
900 Frederick Boulevard
Norfolk Naval Shipyard
City of Suffolk—
201 North Main Street
907 West Washington Street
City of Virginia Beach—
1608 Laskin Road
5131 Princess Anne Road
2777 Virginia Beach Boulevard
1612 Independence Boulevard
5015 Virginia Beach Boulevard
6213 Indian River Road
Indian River & Princess Anne Roads
2965 Shore Drive
City of Williamsburg—
1006 Richmond Road

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS

Central Fidelity Bank (Cont.)
Accomack County—
Bloxom
U.S. Route 13 & State Route 702, Oak Hall
Dunne Avenue, Parksley
York County—
U.S. Route 17, Grafton Shopping Center, Grafton
Ballard & Main Streets, Yorktown
EFT: City of Charlottesville—
Angus Road & U.S. Highway 29, North
City of Lynchburg—
2304 Langhorne Road
3225 Old Forest Road
7113 Timberlake Road
City of Richmond—
415 Belt Boulevard
5803 Grove Avenue
Amherst County—
U.S. Highway 29, North, Madison Heights
Chesterfield County—
11124 Midlothian Turnpike
Culpeper County—
307 Southgate Shopping Center, Culpeper
Fairfax County—
2374 Hunters Woods Plaza, Reston
501 Elden Street, Herndon
Henrico County—
5001 Nine Mile Road
5100 Meadowood Square Shopping Center
9000 Patterson Avenue
Prince William County—
8385 Sudley Road

Central Fidelity Bank, Charlottesville
200 East Main Street
Charlottesville 22902
C.E.O.—R. L. Deacan, President
Cashier—Ted Kattmann
Brs: City of Charlottesville—
1022 West Main Street
900 East Jefferson Street
Angus Road & U.S. Highway 29, North
300 Preston Avenue
Albemarle County—
U.S. Route 29 & State Route 649, South
EFT: City of Hampton—
2328 West Mercury Boulevard
City of Lynchburg—
2304 Langhorne Road
3225 Old Forest Road
7113 Timberlake Road
City of Newport News—
398 Denbigh Boulevard
City of Norfolk—
70 Janaf Shopping Center
City of Portsmouth
5820 High Street, West
900 Frederick Boulevard

Central Fidelity Bank, Charlottesville (Cont.)
City of Richmond—
5803 Grove Avenue
415 Belt Boulevard
City of Virginia Beach—
1612 Independence Boulevard
5131 Princess Anne Road
1608 Laskin Road
2777 Virginia Beach Boulevard
2965 Shore Drive
City of Williamsburg—
1006 Richmond Road
Amherst County—
U.S. Highway 29, North, Madison Heights
Chesterfield County—
11124 Midlothian Turnpike
Culpeper County—
307 Southgate Shopping Center, Culpeper
Fairfax County—
2374 Hunters Woods Plaza, Reston
501 Elden Street, Herndon
Henrico County—
5100 Meadowood Square Shopping Center
9000 Patterson Avenue
5001 Nine Mile Road
Prince William County—
8385 Sudley Road

Central Fidelity Bank, Northern Virginia
5802 Columbia Pike
Bailey's Crossroads 22041 (Fairfax County)
C.E.O.—J. L. Van Horn, II, President
Cashier—D. M. DiPietro, Vice President
Brs: Arlington County—
1901 North Moore Street
2026 Wilson Boulevard
Fairfax County—
7644 Richmond Highway
2903 Gallows Road
Skyline Shopping Mall at Leesburg Pike, Bailey's Crossroads
9516 Old Keene Mill Road, Burke
14006 Lee Jackson Highway, Chantilly
501 Elden Street, Herndon
12218 Leesburg Pike, Herndon
2374 Hunters Woods Plaza, Reston
12050 North Shore Drive, Reston
8330 Old Courthouse Road, Vienna
Prince William County—
9210 Church Street
7801 Sudley Road
8385 Sudley Road
2201 Old Bridge Road, Woodbridge

Central Virginia Bank
U.S. Route 60
Powhatan 23139 (Powhatan County)
C.E.O.—J. S. Whittaker, Jr., President
Cashier—R. L. Lyons

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS

Chesapeake Bank & Trust
672 Battlefield Boulevard, North
Chesapeake 23320
C.E.O.—J. M. Fail, President
Cashier—P. K. Paulk
Br: City of Chesapeake—
1001 Poindexter Street

Citizens Bank, Incorporated, The
111 East Danville Street
South Hill 23970 (Mecklenburg County)
C.E.O.—J. H. Wells, President
Cashier—J. N. Nash
Br: Mecklenburg County—
Town Square Shopping Center, East,
Atlantic Street, South Hill

Citizens Bank and Trust Company
126 South Main Street
Blackstone 23824 (Nottoway County)
C.E.O.—J. A. Wilson, Jr., President
Cashier—J. M. Snead
Brs: Nottoway County—
101 North Main Street,
Blackstone
210 Carter Street, Crewe

Citizens and Farmers Bank
8th. & Main Street
West Point 23181 (King William County)
C.E.O.—W. T. Robinson, Chairman
Cashier—L. G. Dillon
Brs: King William County—
14th. & Main Streets, West Point
New Kent County—
U.S. Route 60 & State Route 155,
Providence Forge
State Route 249, Quinton

Citizens Trust Bank
355 Crawford Street
Portsmouth 23704
C.E.O.—F. H. Joyner, President
Cashier—J. W. Craddock, SrVP
Brs: City of Norfolk—
6330 Newtown Road
Old Dominion University Webb Center
City of Portsmouth—
3201 High Street
5900 Churchland Boulevard
3400 Airline Boulevard
5700 Portsmouth Boulevard
4035 Cedar Lane
801 Water Street, Harbor Tower Office
Building
City of Virginia Beach—
4176 South Plaza Trail

Clinch Valley Bank and Trust Company
501 Railroad Avenue
Richlands 24641 (Tazewell County)
C.E.O.—C. H. Barrett, President
Cashier—C. A. Gobble
Br: Tazewell County—
U.S. Route 460 & State Route 719,
Claypool Hill

Colonial American Bank—Lynchburg
623 Main Street
Lynchburg 24504
C.E.O.—D. E. Atkins, President
Cashier—L. E. Whitlow
Br: City of Lynchburg—
7901 Timberlake Road

Commercial and Savings Bank, The
186 North Loudoun Street
Winchester 22601
C.E.O.—H. R. Edwards, President
Cashier—F. A. Board
Brs: City of Winchester—
661 North Loudoun Street
823 South Loudoun Street
1041 Berryville Avenue
234 Weems Lane
Frederick County—
Shawnee Drive & U.S. Route 11, South
EFT: City of Winchester—
Zayre Building, U.S. Routes 522 & 50

Commonwealth Bank and Trust Company of
Virginia
Sterling 22170 (Loudoun County)
C.E.O.—P. E. Bradshaw, President/
Chairman
Cashier—M. L. Kimble
Brs: Loudoun County—
214 East Market Street, Leesburg
U.S. Route 7 & State Route 287,
Purcellville

Community Bank, The
200 North Sycamore Street
Petersburg 23803
C.E.O.—N. S. Jones, III, President
Cashier—L. M. Umphlett
Brs: City of Petersburg—
9 West Tabb Street
2618 South Crater Road

Community Bank of Forest, The
U.S. Route 221 & State Route 666
Forest 24551 (Bedford County)
C.E.O.—J. W. Garry, Jr., President
Cashier—W. E. Burks

Consolidated Bank and Trust Company
320 North First Street
Richmond 23240
C.E.O.—V. W. Henley, President
Cashier—J. E. Fleming, ExVP
Brs: City of Richmond—
1806 Creighton Road
3009 Hull Street Road

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS

Continental Bank and Trust Company
8401 Old Keene Mill Road
Springfield 22152 (Fairfax County)
C.E.O.—R. J. McDonough, President
Cashier—A. L. Handwork

Cumberland Bank & Trust Company
Grundy 24614 (Buchanan County)
C.E.O.—E. S. Hearl, President
Cashier—C. N. Kilgore, SrVP
Brs: Buchanan County—
U.S. Route 460 & State Route 609, Harman
U.S. Route 460, Oakwood
U.S. Route 460, Royal City
Dickenson County—
Clintwood
Haysi

Eastville Bank, The
Eastville 23347 (Northampton County)
C.E.O.—R. L. Simpson, ExVP
Cashier—C. W. Dickinson, IV

Farmers Bank of Edinburg, Incorporated, The
Main Street
Edinburg 22824 (Shenandoah County)
C.E.O.—H. L. Shirkey, ExVP
Cashier—Dorothy Racey
Br: Shenandoah County—
161 South Main Street, Woodstock

Farmers Bank of Mathews
State Route 14
Mathews 23109 (Mathews County)
C.E.O.—Alvin S. Knight, President
Cashier—W. N. Boyd

Farmers Bank, Windsor, Virginia
Windsor Boulevard
Windsor 23487 (Isle of Wight County)
C.E.O.—R. J. Holland, President
Cashier—R. J. Holland

Farmers Exchange Bank of Coeburn, The
Coeburn 24230 (Wise County)
C.E.O.—J. M. Kilgore, ExVP
Cashier—Douglas Horne
Br: Wise County—
Laurel Avenue, Coeburn

Farmers and Merchants Bank, Inc. of Amherst, Virginia
301 Main Street
Amherst 24521 (Amherst County)
C.E.O.—B. T. Corish, President
Cashier—B. T. Corish
Br: Amherst County—
Elon Road & Amherst Turnpike, Madison Heights

Farmers & Merchants Bank of Boones Mill, Virginia
Boones Mill 24065 (Franklin County)
C.E.O.—K. G. May, President
Cashier—Patricia Eanes

Farmers & Merchants Bank of Craig County, The
306 Main Street
New Castle 24127 (Craig County)
C.E.O.—J. W. Bostic, Jr.
Cashier—J. W. Bostic, Jr.

Farmers and Merchants Bank—Eastern Shore
U.S. Route 13
Onley 23418 (Accomack County)
C.E.O.—H. B. Rew, Jr., President
Cashier—M. H. Lewis
Brs: Accomack County—
U.S. Route 13, Belle Haven
109 South Main Street, Chincoteague
U.S. Route 13, Oak Hall

Farmers and Merchants Bank of Rockingham
205 Main Street
Timberville 22853 (Rockingham County)
C.E.O.—D. B. Todd, President
Cashier—N. K. Gordon
Brs: Rockingham County—
State Route 259, Broadway
127 Rockingham Street, Elkton

Farmers & Merchants State Bank
1001 Princess Anne Street
Fredericksburg 22401
C.E.O.—W. B. Young, President
Cashier—G. F. Pauley
Brs: City of Fredericksburg—
200 William Street
1016 Princess Anne Street
Mary Washington College
401 Jefferson Davis Highway
2609 Lafayette Boulevard
Spotsylvania County—
Greenbrier Shopping Center

Farmers and Miners Bank of Lee County
403 West Morgan Avenue
Pennington Gap 24277 (Lee County)
C.E.O.—T. M. Estep, ExVP
Cashier—C. B. Cowan

First American Bank of Virginia
1970 Chain Bridge Road
McLean 22101 (Fairfax County)
C.E.O.—M. L. Drewer, Jr., President
Treasurer—J. G. Manning, Vice President
Brs: City of Alexandria—
330 North Washington Street
326 King Street
1705 Fern Street
4601 Duke Street
833 South Washington Street

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS

First American Bank of Virginia
City of Alexandria (Cont.)
4651 King Street
One East Walnut Street
City of Fairfax—
4021 University Drive
9840 Main Street
5703 Burke Centre Parkway
Arlington County—
Washington National Airport
3140 North Washington Boulevard
5555 Columbia Pike
1930 Jefferson Davis Highway
3500 North Washington Boulevard
1501 Wilson Boulevard
1701 McKinley Road
6500 Williamsburg Boulevard
Fort Myer, Building 412, North Post
1200 North Wilson Boulevard
2300 South 9th. Street
1515 North Courthouse Road
951 South George Mason Drive
2213 North Glebe Road
1111 Army-Navy Drive
2001 Jefferson Davis Highway
1011 North Stafford Street
300 Columbia Pike, (F)
Fairfax County—
8306 Richmond Highway
6565 Little River Turnpike
6911 Richmond Highway
8770 Richmond Highway
11944-L Fair Oaks Mall
4260 John Marr Drive, Annandale
7879 Heritage Drive, Annandale
3090 Williams Drive
1099 Elden Street, Herndon
6635 Old Dominion Drive, McLean
1356 Chain Bridge Road, McLean
6592 Springfield Mall, Springfield
200 Dominion Road, N.E., Vienna
440 E. Maple Avenue, Vienna
Centec Building, 11260 Roger Bacon Drive, Reston

First Bassett Bank & Trust
Main Street
Bassett 24055 (Henry County)
C.E.O.—R. H. Spilman, President
Cashier—W. A. Taylor, Vice President
Brs: Henry County—
Virginia Avenue, Collinsville
U.S. Route 220, South, Ridgeway
U.S. Route 58, West, Spencer

First and Citizens Bank
Monterey 24465 (Highland County)
C.E.O.—Delbert Rexrode, Jr., Vice President
Cashier—Delbert Rexrode, Jr.

First City Bank of Newport News
Huntington Avenue & 35th. Street
Newport News 23607
C.E.O.—C. A. Jewell, President/Chairman
Cashier—L.G. Woodall, Vice President
Brs: City of Hampton—
4812 West Mercury Boulevard
City of Newport News—
11006 Warwick Boulevard
14347 Old Courthouse Way

First Commercial Bank
3801 Wilson Boulevard
Arlington 22203 (Arlington County)
C.E.O.—J. B. Brockett, President/Chairman
Cashier—D. L. Watts
Br: Arlington County—
3801 Wilson Boulevard

First Peninsula Bank and Trust Company
1 South Armistead Avenue
Hampton 23669
C.E.O.—A. L. Roberts, III, President
Cashier—G G. McKinley
Br: City of Hampton—
301 East Mercury Boulevard

First Russell County Bank and Trust Company
Main Street & Secondary Road T-1029
Lebanon 24266 (Russell County)
C.E.O.—W. H. Hayter, SrVP
Cashier—W. H. Hayter

First Settlers Bank
U.S. Route 17 & State Route 216
Hayes 23072 (Gloucester County)
C.E.O.—W. R. Crews, Jr., President
Cashier—C. W. Sutten
Br: Gloucester County—
U.S. Route 17 & State Route 14

First State Bank
201 North Union Street
Danville 24541
C.E.O.—L. W. York, President
Cashier—S. L. Jennings
Br: City of Danville—
404 Spring Street

First State Bank of Wise
405 North Main Street
Wise 24293 (Wise County)
C.E.O.—C. R. Snodgrass, President
Cashier—C. R. Snodgrass

First Virginia Bank
6400 Arlington Boulevard
Falls Church 22046 (Fairfax County)
C.E.O.—R. H. Zalokar, President
Cashier—M. G. Anzilotti
Brs: City of Alexandria—
300 South Washington Street
Van Dorn Plaza Shopping Center, 233 South Van Dorn Street
4999 Seminary Road

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS

First Virginia Bank (Cont.)
City of Fairfax—
10302 Willard Way
City of Falls Church—
191 West Broad Street
City of Manassas—
9100 Center Street
9018 Centreville Road
City of Manassas Park—
8462 Centreville Road
Arlington County—
2926 Columbia Pike
920 North Taylor Street
4707 Lee Highway
2221 South Eads Street
2057 Wilson Boulevard
2921 South Glebe Road
Arlington Hall Station
5515 Lee Highway
1901 Fort Myer Drive
3119 Lee Highway
5037 Columbia Pike
2333 South Clarke Street
3001 North Washington Boulevard
2776 South Randolph Street
6745 Lee Highway
1469 Jefferson Davis Highway
Fairfax County—
5836 North Kings Highway
1640 Belle View Boulevard
6142 Rose Hill Drive
6618 Richmond Highway
7960 Fort Hunt Road
8650 Richmond Highway
3032 Javier Street
Braddock & Twinbrook Roads
6172 Arlington Boulevard
7202 Arlington Boulevard
1224 West Broad Street
3010 Annandale Road
7205 Little River Turnpike, Annandale
5871 Leesburg Pike, Bailey's Crossroads
Burke Road & Burke Lake Road, Burke
13045 Lee Jackson Memorial Highway, Chantilly
7716 Telegraph Road, Hayfield
2148 Centreville Road, Herndon
2513 Fox Mill Road, Herndon
1455 Chain Bridge Road, McLean
6220 Old Dominion Drive, McLean
8283 Greensboro Drive, McLean
2941 Chain Bridge Road, Oakton
6839 Springfield Plaza, Springfield
8383 Leesburg Pike, Vienna
260 Cedar Lane, Vienna
415 Maple Avenue, West, Vienna
Fauquier County—
Vint Hill Farms Station, Warrenton (F)
Prince William County—
7900 Sudley Road
Washington & Jefferson Streets, Haymarket
14434 Jefferson Davis Highway, Woodbridge

First Virginia Bank (Cont.)
Stafford County—
State Route 610 & Brafferton Boulevard

First Virginia Bank of Augusta
1355 Greenville Avenue
Staunton 24401 (Augusta County)
C.E.O.—M. F. P. Willett, President
Cashier—T. S. Bradshaw
Brs: City of Staunton—
125 North Central Avenue
City of Waynesboro—
501 West Broad Street
105 Hopeman Parkway
Augusta County—
Churchville Shopping Center, Churchville
Main & Craig Streets, Craigsville
U.S. Route 340 & Broadmoor Street, Stuarts Draft

First Virginia Bank—Bland County
Main Street
Bland 24315 (Bland County)
C.E.O.—J. R. Mustard, ExVP
Cashier—J. R. Mustard
Br: Bland County—
U.S. Routes 21 & 52, Rocky Gap

First Virginia Bank—Central
U.S. Route 29, North
Charlottesville 22906 (Albemarle County)
C.E.O.—Henry Benner, Jr., President
Cashier—E. P. Hall
Brs: City of Charlottesville—
2149 North Barracks Road
816 Cherry Avenue
218 Fifth Street
Albemarle County—
100 Riverbend Drive
State Route 240, Crozet Shopping Center, Crozet

First Virginia Bank—Colonial
700 East Main Street
Richmond 23219
C.E.O.—R. E. Brann, Jr., President
Cashier—R. W. Klein
Brs: City of Colonial Heights—
3209 Boulevard
City of Richmond—
4707 Walmsley Boulevard
2604 Hull Street Road
200 East Belt Boulevard
Chesterfield County—
2501 West Hundred Road, Chester
7747 Midlothian Turnpike
13323 Midlothian Turnpike
Henrico County—
2300 Hungary Road
5600 West Broad Street
11200 Patterson Avenue

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS

First Virginia Bank—Eastern
530 Blackwell Road
Warrenton 22186 (Fauquier County)
C.E.O.—M. J. Fircetz, President
Cashier—M. J. Fircetz

First Virginia Bank—Eastern Shore
44 Market Street
Onancock 23417 (Accomack County)
C.E.O.—M. K. Irvin, President
Cashier—D. S. Moore
Br: Accomack County—
U.S. Route 13, Onley

First Virginia Bank—Franklin County
228 Franklin Street
Rocky Mount 24151 (Franklin County)
C.E.O.—A. W. Holmes, Jr., President
Cashier—E. C. Brooks
Br: Franklin County—
224 Tanyard Road, Rocky Mount

First Virginia Bank of Frederick County
School Street & U.S. Route 11, South
Stephens City 22655 (Frederick County)
C.E.O.—R. F. Miller, President
Cashier—C. E. Cloud
Br: Frederick County—
U.S. Route 11, North & State Route 661

First Virginia Bank—Loudoun
Main Street
Purcellville 22132 (Loudoun County)
C.E.O.—W. A. Ballenger, President
Cashier—L. L. Richardson
Brs: Loudoun County—
212 East Market Street, Leesburg
Loudoun Valley Shopping Center, Purcellville
101 Enterprise Street, Sterling Park

First Virginia Bank of Orange
235 Madison Road
Orange 22960 (Orange County)
C.E.O.—D. E. Wirt, President
Cashier—G. W. Morton, IV

First Virginia Bank—Planters
111 North Main Street
Bridgewater 22812 (Rockingham County)
C.E.O.—A. Z. Patterson, President
Cashier—M. Y. Metzger
Brs: City of Harrisonburg—
2360 South Main Street
Rockingham County—
238 South Main Street, Dayton

First Virginia Bank of Roanoke Valley
6625 Williamson Road
Roanoke 24019 (Roanoke County)
C.E.O.—B. J. Fitzpatrick, President
Cashier—A. L. Tomblin

First Virginia Bank of Roanoke Valley (Cont.)
Brs: City of Roanoke—
25 West Church Avenue, S.W.
5005 Melrose Avenue
City of Salem—
223 East Main Street
2743 West Main Street
231 College Avenue
Roanoke County—
2103 Electric Road, S.W.
4344 Avenham Avenue, S.W.
1326 East Washington Avenue, Vinton

First Virginia Bank—Shenandoah Valley
200 North Main Street
Woodstock 22657 (Shenandoah County)
C.E.O.—C. R. Cash, President
Cashier—V. R. Proctor, III
Brs: Shenandoah County—
Main Street, Mount Jackson
King & Holiday Streets, Strasburg
495 North Main Street, Woodstock
Ox Road & State Route 42, Woodstock

First Virginia Bank—South
Staunton Plaza Shopping Center
Hurt 24563 (Pittsylvania County)
C.E.O.—Frank Mobley, Jr., President
Cashier—Donald Merricks
Brs: City of Danville—
1017 West Main Street
Ridge & Patton Streets
1410 Piney Forest Road
Pittsylvania County—
Westover Drive & James Road

First Virginia Bank—South Central
U.S. Route 501 & State Route 40
Brookneal 24528 (Campbell County)
C.E.O.—B. T. Corish, President
Cashier—B. T. Corish
Br: Campbell County—
8800 Timberlake Road

First Virginia Bank of the Southwest
985 Cambria Street, N.E.
Christiansburg 24073 (Montgomery County)
C.E.O.—H. H. Hicks, Jr., President
Cashier—L. E. Kirtner
Brs: City of Radford—
520 First Street, West
Norwood Street & Third Avenue
Montgomery County—
902 Price's Fork Road, Blacksbrug
151 Country Club Drive, Blacksbrug
State Route 114 & U.S. Route 460
Pulaski County—
Lee Highway & Trinkle Avenue, Dublin

First Virginia Bank—Surry
200 East Main Street
Surry 23883 (Surry County)
C.E.O.—L. B. Price, President
Cashier—D. E. Johnson

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS

First Virginia Bank of Tidewater
101 St. Paul's Boulevard
Norfolk 23510
C.E.O.—J. F. Babcock, President
Cashier—A. C. Watson, SrVP
Brs: City of Hampton—
1033 West Mercury Boulevard
City of Newport News—
433 Denbigh Boulevard
762 J. Clyde Morris Boulevard
City of Norfolk—
7601 Armfield Avenue
4000 Hampton Boulevard
1020 Fisherman's Road
3935 East Princess Anne Road
1025 Newtown Road
1003 East Brambleton Avenue
225 West Brambleton Avenue
1308 Colley Avenue
7901 Halprin Drive
Norfolk Regional Airport
9636 Granby Street
6145 Sewells Point Road
3540 Tidewater Drive
121 Ocean View Avenue
City of Poquoson—
731 Poquoson Avenue
City of Portsmouth—
5100 Portsmouth Boulevard
City of Suffolk—
3131 Bridge Road
1703 North Main Street
City of Virginia Beach—
5289 East Princess Anne Road
351 Independence Boulevard
3112 Virginia Beach Boulevard
225 South Rosemont Road
3336 Holland Road
1344 Great Neck Road
City of Williamsburg—
300 Second Street
Gloucester County—
Gloucester Courthouse, Gloucester
Hayes
York County—
1782 George Washington Highway,
Grafton

First Virginia Bank—West
300 Main Street
Narrows 24124 (Giles County)
C.E.O.—C. D. Spangler, President
Cashier—C. R. Kellam
Brs: Giles County—
800 Wenonah Avenue, Pearisburg
Cascade Drive, U.S. Route 460,
Pembroke
214 Virginia Avenue, Rich Chreek

George Mason Bank, The
11185 Main Street
Fairfax 22030
C.E.O.—M. H. Groom, President
Cashier—S. M. Rutherford
Br: Fairfax County—
George Mason University, 4400
University Drive

Guaranty Bank and Trust Company
9651 Lee Highway
Fairfax 22030
C.E.O.—E. M. Carter, President
Cashier—R. L. Hall
Brs: Arlington County—
1410 N. Cleveland Street
Fairfax County—
8724 Little River Turnpike
8315 Lee Highway
7267 Arlington Boulevard

Heritage Bank and Trust
841 North Military Highway
Norfolk 23502
C.E.O.—C. P. Kraemer, President
Cashier—None
Br: City of Norfolk—
200 East Plume Street

Independent Bank of Manassas
8751 Sudley Road
Manassas 22110
C.E.O.—G. R. English, President
Cashier—G. R. English

Jefferson Bank of the Valley
U.S. Route 250
Fishersville 22939 (Augusta County)
C.E.O.—J. H. Grieco, President
Cashier—M. J. Yeager
Brs: City of Waynesboro—
420 West Main Street
Augusta County—
New Hope
Main Street, Stuarts Draft
U.S. Route 340, Stuarts Draft

King George State Bank, Inc.
State Route #3
King George 22485 (King George County)
C.E.O.—Wayne Dennison, President
Cashier—Homer Hite

Lee Bank & Trust Company
Morgan Avenue
Pennington Gap 24277 (Lee County)
C.E.O.—L. S. Oatts, ExVP
Cashier—J. E. Hobbs
Brs: Lee County—
U.S. Route 58, Dryden
Industrial Drive & U.S. Highway 58,
Pennington Gap
St. Charles

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS

Liberty Bank of Bedford
State Routes 122 South & 24
Bedford 24523 (Bedford County)
C.E.O.—J. R. Hughes, Jr., President
Cashier—J. E. Cooper, Vice President
Br: Bedford County—
130 West Main Street

Lunenburg County Bank, The
100-102 South Broad Street
Kenbridge 23944 (Lunenburg County)
C.E.O.—B. L. Watson, III, ExVP
Cashier—J. C. Whitlow
Br: Lunenburg County—
Eighth & Main Streets, Victoria

Marine Bank, The
215 Maddox Boulevard
Chincoteague 23336 (Accomack County)
C.E.O.—R. D. Callaway, ExVP
Cashier—R. D. Callaway

Massanutten Bank & Trust Company
U.S. Route 33, East
Harrisonburg 22801 (Rockingham County)
C.E.O.—A. B. Whitt, President
Cashier—C. M. Williams
Br: Rockingham County—
U.S. Route 11, South

McLean Bank, The
6844 Old Dominion Drive
McLean 22101 (Fairfax County)
C.E.O.—C. H. Schools, President/Chairman
Cashier—G. H. Bramhall, ExVP
Br: Fairfax County—
750 Walker Road, Great Falls

Miner's and Merchant's Bank and Trust Company
Walnut & Main Streets
Grundy 24614 (Buchanan County)
C.E.O.—J. D. Meade, Jr., President
Cashier—Paul Belcher
Br: Buchanan County—
Anchorage Shopping Center, Vansant

Northern Neck State Bank, Incorporated
Warsaw 22572 (Richmond County)
C.E.O.—E. P. Motley, President
Cashier—W. E. Harrison

Northern Virginia Bank, The
6315 Backlick Road
Springfield 22150 (Fairfax County)
C.E.O.—Oscar Sellars, President
Cashier—W. F. Walker
Brs: Fairfax County—
7400 Little River Turnpike, Annandale
7220 Columbia Pike, Annandale
9280 Old Keene Mill Road, Burke
414 Elden Street, Herndon
8015 Braddock Road, Springfield
8332 Old Keene Mill Road, Springfield

Northern Virginia Bank
Fairfax County (Cont.)
6739 Springfield Mall Shopping Center, Springfield
8096 Rolling Road, Springfield
6715 East Backlick Road, Springfield
Prince William County—
14527 Jefferson Davis Highway, Woodbridge

Old Colony Bank and Trust Company of Williamsburg
1310 Jamestown Road
Williamsburg 23185 (James City County)
C.E.O.—M. L. Causey, President
Cashier—M. L. Causey
Brs: City of Williamsburg—
171 Monticello Avenue, Williamsburg Shopping Center
James City County—
U.S. Route 60, Norge

Peoples Bank, Inc.
Depot Street
Honaker 24260 (Russell County)
C.E.O.—K. D. Hart, ExVP
Cashier—K. D. Hart
Brs: Russell County—
U.S. Highway 58, Bannes Corner, Castlewood
U. S. Route 19, Lebanon

People's Bank of Chesapeake
320 South Battlefield Boulevard
Chesapeake 23320
C.E.O.—Townsend Oast, President
Cashier—J. B. Harris
Brs: City of Chesapeake—
1124 George Washington Highway,
1120 George Washington Highway
3353 Western Branch Boulevard
2030 Battlefield Boulevard, North
1321 Battlefield Boulevard, North
City of Virginia Beach—
453 South Lynnhaven Road

Peoples Bank of Chesterfield, The
State Route 10 & Lori Road, Chesterfield Courthouse
Chesterfield 23832 (Chesterfield County)
C.E.O.—H. E. Richeson, President
Cashier—T. H. Caffrey, Jr.
Brs: Chesterfield County—
U.S. Route 360 & Courthouse Road
9960 Midlothian Turnpike
Meadowbrook Shopping Center, 5756 Hopkins Road

Peoples Bank of Danville
110 South Market Street
Danville 24541
C.E.O.—W. H. Carter, Jr., Chairman
Cashier—P. A. Shelton
Br: City of Danville—
141 Westover Drive

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS

Peoples Bank of Ewing
Highway 58
Ewing 24248 (Lee County)
C.E.O.—D. B. Yeary, President/Chairman
Cashier—H. D. Beaty
Br: Lee County—
Rose Hill

Peoples Bank of Front Royal, The
232 North Royal Avenue
Front Royal 22630 (Warren County)
C.E.O.—W. M. Willson, Jr., ExVP
Cashier—D. L. Unger
Br: Warren County—
U.S. Route 340 & State Route 613, Bentonville

People's Bank of Hanover County, The
5906 Mechanicsville Pike
Mechanicsville 23111 (Hanover County)
C.E.O.—T. M. Fine, President
Cashier—M. M. Atwell
Br: Hanover County—
5931 Chamberlayne Road, Mechanicsville

Peoples Bank of Montross
Montross 22520 (Westmoreland County)
C.E.O.—G. L. Hutt, President
Cashier—P. P. Carlson

Peoples Bank of Nelson
U.S. Route 29, South
Lovingston 22949 (Nelson County)
C.E.O.—W. J. Camden, President
Cashier—W. J. Camden
Br: Nelson County—
State Route 6, Afton

Peoples Bank of Pound
Pound 24279 (Wise County)
C.E.O.—E. G. Jackson, President
Cashier—J. D. Hughes
Br: Wise County—
Main Street, Pound

Peoples Bank of Stafford, The
105 Prince Street
Falmouth 22401 (Stafford County)
C.E.O.—J. H. Jett, Jr., President
Cashier—J. H. Jett, Jr.
Brs: City of Fredericksburg—
1301 Jefferson Davis Highway
Stafford County—
200 White Oak Road
Stafford Courthouse, U.S. Route 1
Garrisonville

Peoples Trust Bank, The
Main Street
Exmore 23350 (Northampton County)
C.E.O.—S. F. Arnold, ExVP
Cashier—R. M. Terry

Piedmont Trust Bank
411 Virginia Avenue
Collinsville 24078 (Henry County)
C.E.O.—I. M. Groves, Jr., President
Cashier—R. B. Valley
Brs: City of Martinsville—
14 East Church Street
730 Church Street, Patrick Henry Mall Shopping Center
1201 Memorial Boulevard
200 East Church Street
300 Franklin Street
Henry County—
State Route 57, Stanleytown

Planters Bank & Trust Company of Virginia
U.S. Route 250 & State Route 640
Fishersville 22939 (Augusta County)
C.E.O.—H. V. Boney, Jr., President
Cashier—F. D. Bowers
Brs: City of Staunton—
24 South Augusta Street
2307 West Beverley Street
2201 North Augusta Street
2201 North Augusta Street (D-I)
City of Waynesboro—
251 North Poplar Avenue
Augusta County—
Richmond Road, U.S. Route 250, East

Salem Bank & Trust
220 East Main Street
Salem 24153
C.E.O.—Clark Owen, Jr., President
Cashier—G. R. Roseberry

South Boston Bank and Trust Company
506 Broad Street
South Boston 24592
C.E.O.—R. M. Falls, President
Cashier—J. L. McKinney, Jr.
Brs: City of South Boston—
Hupp's Mill Shopping Center
Halifax County—
U.S. Route 501 & State Route 129

Southampton County Bank
305 Main Street
Courtland 23837 (Southampton County)
C.E.O.—F. B. Worrell, President
Cashier—J. W. Rollison, Jr.
Brs: City of Franklin—
200 North Main Street
Southampton County—
U.S. Route 58 & Linden Street, Courtland
State Routes 671 & 673, Newsoms

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS

Southern Bank
Second and Grace Streets
Richmond 23219
C.E.O.—H. H. Harris, Jr., President/ Chairman
Cashier—W. W. Cheatham
Brs: City of Richmond—
8th. & Cary Streets
3403 Hermitage Road
701 East Franklin Street
1415 East Main Street
3201 West Cary Street
5017 Midlothian Turnpike
130 East Belt Boulevard
814 East Main Street
City of Williamsburg—
306 South Henry Street
1635 Richmond Highway
Chesterfield County—
2141 East Hundred Road, Chester
4400 West Hundred Road, Chester
2730 Buford Road
7401 Midlothian Turnpike
6515 Jefferson Davis Highway
7102 Hull Street Road
Henrico County—
3800 Mechanicsville Pike
1504 Parham Road
7605 West Broad Street Road
1900 Lauderdale Drive
2702 Parham Road
5905 West Broad Street Road
3720 Mechanicsville Pike

Southside Bank
307 Church Lane
Tappahannock 22560 (Essex County)
C.E.O.—D. H. Dickie, ExVP
Cashier—R. W. Vaughan
Brs: Essex County—
Essex Square Shopping Center, Tappahannock
King William County—
Aylett

State Bank of the Alleghenies, The
116 Riverside Avenue
Covington 24426
C.E.O.—J. H. Lowden, Jr., President
Cashier—J. T. Garrett, Jr., Vice President

State Bank of Keysville
24-26 King Street
Keysville 23947 (Charlotte County)
C.E.O.—W. C. Ward, Jr., Chairman
Acting Cashier—R. H. Brown

State Bank of Prince William County, The
110 Graham Park Road
Dumfries 22026 (Prince William County)
C.E.O.—C. E. Shiflett, President
Cashier—L. L. Trout
Brs: Prince William County—
8300 Sudley Road, Manassas Mall
1120 Horner Road, Woodbridge

State Bank of Remington, Incorporated
Remington 22734 (Fauquier County)
C.E.O.—L. B. Olinger, President
Cashier—R. M. Butler
Brs: Fauquier County—
U.S. Route 17, Bealeton
State Route 28, Catlett

Stonewall Jackson Bank and Trust Company
U.S. Route 11 & Apple Avenue
Mount Jackson 22842 (Shenandoah County)
C.E.O.—Jack Coffelt, President
Cashier—A. R. Heishman, Jr.
Br: Shenandoah County—
Main and High Streets, Woodstock

Suburban Bank, The
1300 East Parham Road
Richmond 23228 (Henrico County)
C.E.O.—W. L. Harrison, President
Cashier—W. W. Harrison
Brs: City of Richmond—
209 West Franklin Street
Chesterfield County—
122 Buford Road
Henrico County—
9012 Three Chopt Road

Town and Country Bank and Trust Company, The
11800 Sunrise Valley Drive
Reston 22091 (Fairfax County)
C.E.O.—D. E. Ervin, President
Cashier—S. D. Cary
Br: Fairfax County—
7787 Leesburg Pike

Union Bank and Trust Company
211 North Main Street
Bowling Green 22427 (Caroline County)
C.E.O.—Walton Mahon, President
Cashier—M. S. Cates
Brs: Caroline County—
U.S. Route 1 & State Route 639, Ladysmith
U.S. Route 301, Port Royal
Spotsylvania County—
4540 Lafayette Boulevard

United Virginia Bank
900 East Main Street
Richmond 23219
C.E.O.—J. A. Jennings, Chairman
Secretary—L. B. Flinn, Jr.
Brs: City of Alexandria—
2809 Mount Vernon Avenue
4616 Kenmore Avenue
515 King Street
5733 Duke Street

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS

United Virginia Bank

City of Alexandria (Cont.)
1460 Beauregard Street
901 North Washington Street
1827 King Street
3600 King Street
2461 Eisenhower Avenue
City of Charlottesville—
2117 Ivy Road
402 Park Street
City of Chesapeake—
2421 Bainbridge Boulevard
City of Fairfax—
4085 Chain Bridge Road
City of Franklin—
117 West Second Avenue
City of Fredericksburg—
601 Caroline Street
City of Hampton—
2 East Queen Street
35 West Mercury Boulevard
First Street & Cedar Avenue
2227 West Mercury Boulevard
2451 Pembroke Avenue, West
75 Willow Oaks Boulevard
City of Harrisonburg—
180 East Market Street
1300 South Main Street
City of Hopewell—
200-204 North Main Street
City of Lexington—
708 South Main Street
45 South Main Street
City of Lynchburg—
4710 Boonsboro Road
6001 Fort Avenue
2482 Rivermont Avenue
1010 Main Street
3504 Memorial Avenue
One Pittman Plaza
City of Newport News—
2501 Washington Avenue
2501 Washington Avenue (D-I)
14500 Warwick Boulevard
6060 Jefferson Avenue
615 Dresden Drive
12915 Jefferson Avenue
10814 Warwick Boulevard
City of Norfolk—
Five Main Plaza East
1500 Ingleside Road
1221 East Little Creek Road
NAS Building, U-20
120 West York Street
777 West 21st. Street
5800 Virginia Beach Boulevard
Gresham Avenue & Brambleton Avenue
129 West Little Creek Road
City of Petersburg—
898 East Washington Street
1340 West Washington Street
147 North Sycamore Street
1941 South Sycamore Street

United Virginia Bank (Cont.)

City of Portsmouth—
600 Crawford Parkway
2860 Airline Boulevard
5800 West High Street
1284 Frederick Boulevard
City of Richmond—
10th. & Cary Streets
1101 Azalea Avenue
2500 East Broad Street
6201 Midlothian Pike
1518 Hull Street Road
3513 West Cary Street
1801 West Broad Street
7133 Forest Hill Avenue
4708 Forest Hill Avenue
424 East Grace Street
3022 West Broad Street
3513 West Cary Street
City of Roanoke—
1828 Electric Road
3402 Hollins Road, N.E.
37 West Church Avenue, S.W.
2152 Dale Avenue, S.E.
City of Salem—
1425 West Main Street
City of South Boston—
410 Main Street
City of Staunton—
8-14 West Beverley Street
1410 Churchville Avenue
1111 Greenville Avenue
638 North Coalter Street
City of Suffolk—
123 North Main Street
6617 Holland Road
City of Virginia Beach—
3322 Holland Road
916 South Military Highway
3300 Pacific Avenue
4572-6 Virginia Beach Boulevard
853 Kempsville Road
711 First Colonial Road
3334 Virginia Beach Boulevard
4550 Virginia Beach Boulevard
City of Williamsburg—
401 West Duke of Gloucester Street
Garrison Drive & North Mount Vernon Avenue
1186 Jamestown Road
120 Monticello Avenue
120 North Henry Street
Accomack County
Old U.S. Route 13, Accomac
First Street & U.S. Route 13, Keller
62 Market Street, Onancock
Edmunds Street & Railroad Avenue, Painter
Albemarle County—
U.S. Route 29, North & Rio Road
Amherst County—
U.S. Route 29, North & Dillard Road, Madison Heights
Augusta County—
U.S. Route 340 & State Route 649, Stuarts Draft

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS

United Virginia Bank (Cont.)

Arlington County—
3565 Lee Highway
1130 North Highland Street
1121 Arlington Boulevard
5335 Lee Highway
249 Glebe Road
2770 South Randolph Street
Campbell County—
9604 Timberlake Road
Chesterfield County—
2065 Huguenot Road
4830 Jefferson Davis Highway
Midlothian Turnpike & Crowder Drive
Fairfax County—
2000 Huntington Avenue
Tysons Corner Shopping Center (D-I)
Tysons Corner Shopping Center
7617 Little River Turnpike
9401 Lee Highway
13655 Lee Jackson Highway, Chantilly
Goethals Road, Fort Belvoir
12th. & Gunston Road, Fort Belvoir
9883 Georgetown Pike, Great Falls
1301 Chain Bridge Road, McLean
7900 Westpark Drive, McLean
1601 Washington Plaza, West, Reston
6909 Old Keene Mill Road, Springfield
6686 Franconia Road, Springfield
515 Maple Avenue, East, Vienna
226 Maple Avenue, Vienna
Gloucester County—
Main Street, Gloucester Courthouse, Gloucester
Gloucester Point, Gloucester
Halifax County—
Seventh Street, Virgilina
4027 Halifax Road, Centerville
Hanover County—
State Route 739, Beaverdam
U.S. Route 1 & State Route 602, Doswell
U.S. Route 301 & State Route 646
6008 Mechanicsville Pike, Mechanicsville
Henrico County—
8602 Patterson Avenue
4307 Williamsburg Road
Staples Mill Road & Glenside Drive
4990 Fitzhugh Avenue
6501 West Broad Street Road
1500 Parham Road
2694 Williamsburg Road
James City County—
U.S. Route 60 & State Route 614, Lightfoot
Northampton County—
U.S. Route 13 & State Route 639, Cheriton
U.S. Route 13, Nassawadox
Pittsylvania County—
Main Street, Gretna
Prince George County—
Fort Lee, Mahone Avenue, Building P-4307 (F)

United Virginia Bank (Cont.)

Prince William County—
9034 Mathis Avenue
7525 Centerville Road
9401 Battle Street
4150 Dale Boulevard
State Route 234, Westgate Shopping Center
U.S. Route 1, Bridgewood Shopping Center, Woodbridge
Roanoke County—
7227 Williamson Road
4025 Brambleton Avenue
Rockbridge County—
U.S. Route 11, North
Rockingham County—
1905 East Market Street
Spotsylvania County—
State Route 208, Spotsylvania Courthouse
5101 Jefferson Davis Highway
York County—
U.S. Route 17, Grafton
James York Plaza Shopping Center

Virginia Bank and Trust Company
336 Main Street
Danville 24541
C.E.O.—D. C. Hastings, President
Acting Cashier—E. G. Berkley
Br: City of Danville—
2600 Riverside Drive

Virginia Beach Bank of Commerce
3450 Pacific Avenue
Virginia Beach 23451
C.E.O.—T. F. Clements, President
Cashier—W. G. Neely
Br: City of Virginia Beach—
4524 Holland Road

Virginia Capital Bank
1776 Staples Mill Road
Richmond 23230
C.E.O.—J. H. Rose, II, President
Cashier—R. L. Wyatt, Vice President
Br: Henrico County—
5001 Lakeside Avenue

Virginia Citizens Bank
Chase Street
Clintwood 24228 (Dickerson County)
C.E.O.—J. W. Vanover, ExVP
Cashier—J. W. Vanover

Virginia Southern Bank
7th. Street & Virginia Avenue
Clarksville 23927 (Mecklenburg County)
C.E.O.—D. T. Cox, President
Cashier—N. G. Hutcheson, Jr.
Br: Mecklenburg County—
242 North Main Street, Chase City

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS

Western Frederick Bank
U.S. Highway 50
Gore 22637 (Frederick County)
C.E.O.—R. D. Bowers, President
Cashier—R. L. Funkhouser

Women's Bank, The
1007 East Main Street
Richmond 23219
C.E.O.—S. S. Buck, President
Cashier—S. S. Buck
Br: Henrico County—
2801 Parham Road

(D-I) Drive-in
(ND) Night Depository
(EFT) Electronic Funds Transfer
(F) Facility

TRUST SUBSIDIARIES

Bank of Virginia Trust Company
7 North Eighth Street
Richmond, Virginia 23219

FOREIGN BRANCHES AND EDGE ACT BANKS

Bank of Virginia Company, Richmond

Subsidiaries:	
Bahamas:	Bank of Virginia (Bahamas) Limited, Nassau
Canada:	B.V.A. Canada, Inc., Montreal (formerly Canadian Financial Corporation)
	Canadian Financial Company, Montreal
	Canadian Factors Corporation Limited, Montreal
	Continental Finance Corporation, LaSarre
	Mesco, Inc., Montreal
Cayman Islands:	Bank of Virginia (Grand Cayman Limited, Georgetown)
Richmond:	Bank of Virginia International (Edge Act)

United Virginia Bank, Richmond

Branch:	
Cayman Islands:	Georgetown
Subsidiary:	
Norfolk:	United Virginia Bank International (Edge Act)

REGISTERED BANK HOLDING COMPANIES OPERATING IN VIRGINIA AND THEIR SUBSIDIARIES

Bank of Virginia Company, P.O. Box 25970, Richmond, Virginia 23260

Chairman of the Board—Mr. Frederick Deane, Jr.
Bank of Virginia, Richmond

Central Fidelity Banks, Inc., P.O. Box 27602, Richmond, Virginia 23261

President—Mr. Alvin R. Clements
Central Fidelity Bank, Northern Virginia, Bailey's Crossroads
Central Fidelity Bank, Charlottesville, Charlottesville
Central Fidelity Bank, NA, Culpeper, Culpeper
Central Fidelity Bank, NA, Lynchburg, Lynchburg
Central Fidelity Bank, Norfolk
Central Fidelity Bank, N.A., Richmond

Colonial-American Bankshares Corporation, P.O. Box 1831, Roanoke, Virginia 24008

President—Mr. W. F. Hawkins
The Mountain National Bank of Clifton Forge, Clifton Forge
Colonial American Bank—Lynchburg, Lynchburg
Colonial-American National Bank, Roanoke

Dominion Bankshares Corporation, P.O. Drawer 13327, Roanoke, Virginia 24040

President—Mr. Byron A. Hicks
Dominion National Bank, Abingdon
The First National Exchange Bank of Montgomery County, Blacksburg
Southampton County Bank, Courtland
The Farmers Bank of Edinburg, Incorporated, Edinburg
Dominion National Bank of Fredericksburg, Fredericksburg
Western Frederick Bank, Gore
Cumberland Bank and Trust Company, Grundy
Rockingham National Bank, Harrisonburg
Dominion National Bank of Tidewater, Norfolk
Dominion National Bank of Richmond, Richmond
The First National Exchange Bank of Virginia, Roanoke
Bank of Smithfield, Smithfield
Dominion National Bank of Northern Virginia, Vienna
The Commercial and Savings Bank, Winchester

F & M National Corporation, P.O. Box 2800, Winchester, Virginia 22601

President—Mr. Wilbur M. Feltner
Massanutten Bank & Trust Company, Harrisonburg
The Stonewall Jackson Bank and Trust Company, Mount Jackson
Farmers and Merchants National Bank, Winchester

Financial General Bankshares, Inc., 1701 Pittsylvania Avenue, N.W., Washington, D.C. 20006

President—Mr. J. William Middendorf, II
First American Bank, N.A., Washington, D.C., Washington, D.C.
Eastern Shore National Bank, Pocomoke City, Maryland
First American Bank of Maryland, Silver Spring, Maryland
Valley National Bank, Bridgewater, Virginia
The Peoples National Bank of Leesburg, Leesburg, Virginia
The First National Bank of Lexington, Lexington, Virginia
First American Bank of Virginia, McLean, Virginia
The Round Hill National Bank, Round Hill, Virginia
The Shenandoah Valley National Bank of Winchester

First & Merchants Corporation, P.O. Box 27025, Richmond, Virginia 23261

Chief Executive Officer—Mr. C. Coleman McGehee
First & Merchants National Bank, Richmond, Virginia

First Virginia Banks, Inc., One First Virginia Plaza, 6400 Arlington Boulevard, Falls Church, Virginia 22046

Chairman of the Board—Mr. Thomas K. Malone, Jr.
First Virginia Bank—Bland County, Bland
First Virginia Bank—Planters, Bridgewater
First Virginia Bank—South Central, Brookneal
First Virginia Bank—Central, Charlottesville
First Virginia Bank of the Southwest, Christiansburg
The Bank of Westmoreland, Colonial Beach
First Virginia Bank, Falls Church
First Virginia Bank—South, Hurt
First Virginia Bank—West, Narrows
First Virginia Bank of Tidewater, Norfolk
First Virginia Bank—Eastern Shore, Onancock
First Virginia Bank of Orange, Orange
First Virginia Bank—Loudoun, Purcellville
First Virginia Bank—Colonial, Richmond
First Virginia Bank of Roanoke Valley, Roanoke
First Virginia Bank—Franklin County, Rocky Mount
First Virginia Bank of Augusta, Staunton
First Virginia Bank of Frederick County, Stephens City
First Virginia Bank—Surry, Surry
First Virginia Bank—Eastern, Warrenton
First Virginia Bank—Shenandoah Valley, Woodstock

Jefferson Bankshares, Inc., P.O. Box 711, Charlottesville, Virginia 22902

President—Mr. Hovey S. Dabney
National Bank and Trust Company, Charlottesville
Jefferson Bank of the Valley, Fishersville
Bank of Goochland, Goochland
Bank of Powhatan, Powhatan
Southern Bank, Richmond

New Virginia Bancorporation, 6315 Backlick Road, Springfield, Virginia 22150

President—Mr. Oscar W. Sellars
First City Bank of Newport News, Newport News
The Northern Virginia Bank, Springfield

Piedmont BankGroup Incorporated, P.O. Box 4751, Martinsville, Virginia 24112

President—Mr. Irving M. Groves, Jr.
Piedmont Trust Bank, Collinsville
Bank of Carroll, Hillsville

United Virginia Bankshares Incorporated, P.O. Box 26665, Richmond, Virginia 23261

Chairman of the Board—Mr. Joseph A. Jennings
United Virginia Bank, Richmond

Virginia National Bankshares, Inc., One Commercial Place, Norfolk, Virginia 23510

Chairman of the Board—Mr. C. A. Cutchins, III
Virginia National Bank, Norfolk, Virginia
The First National Bank of Troutville, Troutville

SAVINGS AND LOAN HOLDING COMPANIES AND THEIR VIRGINIA CHARTERED SUBSIDIARIES

First Financial of Virginia Corporation
Washington-Lee Savings and Loan Association
6324 Richmond Hi[illegible]ay
Alexandria, Virginia 22306
(Authorized: August 22, 1973)

Heritage Financial Corporation
Heritage Savings and Loan Association
10th. and Main Streets
Richmond, Virginia 23214
(Authorized: August 24, 1978)

CONSOLIDATED STATEMENT OF CONDITION OF
AS OF

	1979 MUTUAL ASSOCIATIONS 17 52 BRANCHES	1979 STOCK ASSOCIATIONS 38 168 BRANCHES
ASSETS		
1. First mortgage loans	$1,288,543,508.20	$2,697,467,672.15
2. Home improvement loans	26,436,017.64	5,435,101.52
3. Loans on savings accounts	19,557,371.56	49,855,795.92
4. Other loans	4,995,652.62	12,346,569.25
5. Real estate owned	895,258.22	3,738,265.66
6. Office building	15,393,235.95	28,229,516.69
7. Furniture and fixtures	3,192,737.98	8,353,465.19
8. Cash on hand and in banks	16,333,942.79	28,296,848.57
9. Federal Home Loan Bank Stock	10,785,000.00	25,108,400.00
10. Government obligations	26,073,908.23	93,611,610.81
11. Other investments	45,265,301.29	84,861,758.19
12. Other assets	10,814,754.04	47,207,082.71
13. TOTAL ASSETS	$1,468,286,688.53	$3,084,512,086.66
LIABILITIES		
14. Savings accounts	$1,227,404,468.55	$2,505,241,019.16
15. Advances from F.H.L.B.	106,021,000.00	271,155,000.00
16. Borrowed money	5,280,850.86	43,597,612.00
17. Loans in process	33,241,556.57	69,412,186.35
18. Other liabilities	19,713,779.34	50,992,501.94
19. TOTAL LIABILITIES	$1,391,661,655.32	$2,940,398,319.45
NET WORTH		
20. Reserves required by law	$ 48,297,204.60	$ 61,493,739.68
21. Voluntary reserves	260,717.77	10,726,406.57
22. Capital stock	—	30,980,940.46
23. Surplus and undivided profits	28,067,110.84	40,912,680.50
24. TOTAL NET WORTH	$ 76,625,033.21	$ 144,113,767.21
25. TOTAL LIABILITIES & NET WORTH	$1,468,286,688.53	$3,084,512,086.66

STATE CHARTERED SAVINGS AND LOAN ASSOCIATIONS
DECEMBER 31

1979 TOTAL 55 220 BRANCHES	1980 MUTUAL ASSOCIATIONS 16 43 BRANCHES	1980 STOCK ASSOCIATIONS 39 177 BRANCHES	1980 TOTAL 55 220 BRANCHES	
$3,986,011,180.35	$1,063,870,800.00	$2,941,530,320.74	$4,005,401,120.74	1
31,871,119.16	2,489,747.72	14,088,371.33	16,578,119.05	2
69,413,167.48	20,361,404.81	66,905,373.21	87,266,778.02	3
17,342,221.87	6,599,128.35	7,532,505.70	14,131,634.05	4
4,633,523.88	1,209,181.07	3,857,020.64	5,066,201.71	5
43,622,752.64	13,899,221.56	32,719,797.28	46,619,018.84	6
11,546,203.17	2,742,462.51	9,248,581.81	11,991,044.32	7
44,630,791.36	16,422,850.17	53,701,211.65	70,124,061.82	8
35,893,400.00	8,710,800.00	25,258,000.00	33,968,800.00	9
119,685,519.04	25,589,749.23	97,902,678.26	123,492,427.49	10
130,127,059.48	32,245,319.95	118,107,961.78	150,353,281.73	11
58,021,836.76	13,820,523.16	61,161,575.54	74,982,098.70	12
$4,552,798,775.19	$1,207,961,188.53	$3,432,013,397.94	$4,639,974,586.47	13
$3,732,645,487.71	$1,023,181,979.05	$2,806,750,142.55	$3,829,932,121.60	14
377,176,000.00	91,428,000.00	331,305,000.00	422,733,000.00	15
48,878,462.86	1,495,520.87	29,665,123.34	31,160,644.21	16
102,653,742.92	18,409,159.31	68,812,246.36	87,221,405.67	17
70,706,281.28	10,717,335.97	44,620,239.49	55,337,575.46	18
$4,332,059,974.77	$1,145,231,995.20	$3,281,152,751.74	$4,426,384,746.94	19
$ 109,790,944.28	$ 40,484,540.61	$ 66,425,494.56	$ 106,910,035.17	20
10,987,124.34	260,717.77	308,819.00	569,536.77	21
30,980,940.46	—	33,913,041.46	33,913,041.46	22
68,979,791.34	21,983,934.95	50,213,291.18	72,197,226.13	23
$ 220,738,800.42	$ 62,729,193.33	$ 150,860,646.20	$ 213,589,839.53	24
$4,552,798,775.19	$1,207,961,188.53	$3,432,013,397.94	$4,639,974,586.47	25

S & L APPLICATIONS RECEIVED OR ACTED UPON IN 1980

NEW S & L'S

DATE RECEIVED	S & L ASSOCIATION	LOCATION	DISPOSITION
12/3/79	Virginia Guaranty Savings & Loan Association, Incorporated	600 King Street, City of Alexandria	Withdrawn 4/17/80

MERGERS

DATE RECEIVED	S & L ASSOCIATION	DISPOSITION
10/26/79	Potomac Savings and Loan Association of Reston, Reston, into Family Savings and Loan Association of Virginia, Springfield, under the charter and title of "Family Savings and Loan Association of Virginia."	Approved 1/15/80
10/9/80	Newgate Savings and Loan Association, Centreville, into First American Savings & Loan Association, Woodbridge, under the charter and title of "First American Savings & Loan Association."	Approved 11/13/80

BRANCHES

DATE RECEIVED	S & L ASSOCIATION	LOCATION	DISPOSITION
4/27/79	Liberty Savings and Loan Association, Warrenton, Fauquier County	Manassas Mall, Prince William County	Pending
5/25/79	Family Savings and Loan Association of Virginia, Springfield, Fairfax County	6039 Leesburg Pike, Fairfax County	Withdrawn 5/15/80
8/27/79	Arlington-Fairfax Savings and Loan Association, Arlington County	550 King Street, City of Alexandria	Approved 2/20/80
10/2/79	Colonial Savings and Loan Association, Chesterfield County	Rockwood Square Shopping Center, U.S. Route 360, Chesterfield County	Withdrawn 4/7/80
10/3/79	Atlantic Permanent Savings and Loan Association, Incorporated, City of Norfolk	Granby Street & Cromwell Parkway, City of Norfolk	Denied 3/28/80
10/29/79	First Colonial Savings and Loan Association, Prince George County	State Routes 40 & 46, Blackstone Shopping Center, Nottoway County	Approved 1/11/80
11/5/79	Suburban Savings and Loan Association, Fairfax County	1669 Seminole Trail, Albemarle Square Shopping Center, Albemarle County	Approved 10/21/80
11/27/79	Northern Virginia Savings and Loan Association, Arlington County	Spotsylvania Mall, Germana Highway (Route 3), Spotsylvania County	Withdrawn 2/14/80
11/30/79	Charlottesville Savings and Loan Association, Albemarle County	Southeast corner of U.S. Route 250 & Riverbend Drive, Albemarle County	Approved 4/22/80
12/11/79	Capital Savings and Loan Association, City of Richmond	Atlee Square Shopping Center, 2373 Atlee Road, Hanover County	Approved 2/22/80
12/27/79	Family Savings and Loan Association of Virginia, Springfield, Fairfax County	Burke Road (Route 652) and Burke Lake Road (Route 645), Burke, Fairfax County	Approved 8/18/80
1/24/80	Lincoln Savings and Loan Association, Chesterfield County	8907 Patterson Avenue (at Gayton Road), Henrico County	Approved 5/6/80
1/29/80	Investors Savings and Loan Association, Henrico County	9601 Gayton Road, Henrico County	Approved 3/18/80

S & L APPLICATIONS RECEIVED OR ACTED UPON IN 1980

3/17/80	Rockingham Savings and Loan Association, City of Harrisonburg	Northeast corner of U.S. Route 33 and State Secondary Route 974, Rockingham County	Approved 5/6/80
5/31/80	Colony Savings and Loan Association, City of Roanoke	The Grand Pavilion, Primary Highway 419, Roanoke County	Approved 8/18/80
5/20/80	Southwest Virginia Savings and Loan Association, City of Roanoke	40 West Main Street, southeast corner of Main and Union Streets, City of Salem	Approved 7/7/80
5/21/80	Investors Savings and Loan Association, Henrico County	Sycamore Square Shopping Center, U.S. Route 60, Midlothian, Chesterfield County	Approved 7/15/80
5/23/80	Seaboard Savings and Loan Association, City of Virginia Beach	2943 Shore Drive, Be-Lo Shopping Center, City of Virginia Beach	Approved 6/25/80
5/23/80	First American Savings & Loan Association, Woodbridge, Prince William County	1608 Independence Boulevard, City of Virginia Beach	Approved 7/7/80
6/4/80	Washington-Lee Savings and Loan Association, McLean, Fairfax County	11700 Fair Oaks Mall, Hecht Company Department Store, Fairfax County	Approved 7/11/80
7/7/80	Atlantic Permanent Savings and Loan Association, Incorporated, City of Norfolk	Southeast corner of Little Creek Road and Waco Street, City of Norfolk	Approved 8/4/80
9/26/80	Mountain Security Savings and Loan Association, Wytheville, Wythe County	Hillsville Highway, City of Galax	Pending
10/23/80	Virginia First Savings and Loan Association, City of Petersburg	115 East Washington Street, City of Petersburg	Approved 11/25/80

MAIN OFFICE RELOCATIONS

DATE RECEIVED	S & L ASSOCIATION	LOCATION	DISPOSITION
7/17/80	Guaranty Savings and Loan Association, City of Charlottesville	From: Northeast corner of Fifth & East Market Streets, City of Charlottesville (authorized, unopened) To: 206 Fifth Street, N.E., City of Charlottesville	Approved 8/18/80
9/23/80	Capital Savings and Loan Association, City of Richmond	From: 3543 West Cary Street, City of Richmond (to be retained as a branch) To: 500 Forest Avenue, Henrico County	Approved 10/20/80
11/10/80	Washington-Lee Savings and Loan Association, McLean, Fairfax County	From: 8150 Leesburg Pike, McLean, Fairfax County To: 8200 Greensboro Drive, McLean, Fairfax County	Approved 12/19/80

BRANCH OFFICE RELOCATIONS

DATE RECEIVED	S & L ASSOCIATION	LOCATION	DISPOSITION
12/20/79	United Savings and Loan Association, Vienna, Fairfax County	From: 3121 Lee Highway, Arlington County To: 3141 Lee Highway, Arlington County	Approved 1/15/80
3/31/80	Newport News Savings and Loan Association, City of Newport News	From: 1312 Jamestown Road, James City County (authorized, unopened) To: Colony Square Shopping Center, James City County (temporary until permanent site completed)	Approved 4/2/80

S & L APPLICATIONS RECEIVED OR ACTED UPON IN 1980

8/13/80	Arlington-Fairfax Savings and Loan Association, Arlington County	From: 2508 Columbia Pike, Arlington County To: 2801 Columbia Pike, Arlington County	Approved 9/9/80
8/15/80	Capital Savings and Loan Association, City of Richmond	From: 445 Ridge Road, Henrico County To: 500 Forest Avenue, Henrico County	Approved 9/22/80
10/30/80	Newport News Savings and Loan Association, City of Newport News	From: 704 Settlers Landing Road, City of Hampton To: 30 South Armistead Avenue, City of Hampton	Approved 11/25/80
12/10/80	Capital Savings and Loan Association, City of Richmond	From: 4915 Caskie Street, Henrico County To: 4940 Fitzhugh Avenue, Willow Lawn Shopping Center, Henrico County	Pending
12/11/80	Providence Savings and Loan Association, Vienna, Fairfax County	From: 4613 Duke Street, City of Alexandria To: 231 South Van Dorn Street, City of Alexandria	Pending

SAVINGS AND LOAN STATUS CHANGES IN 1980

NEW SAVINGS AND LOAN ASSOCIATIONS

April	21	Security Savings and Loan Association opened for business at Hayes Stores Shopping Center, U.S. Route 17, Hayes, Gloucester County, Virginia
August	18	Standard Savings and Loan Association opened for business at U.S. Highway 460 & Hill Street, Grundy, Buchanan County, Virginia.
September	4	Front Royal Savings and Loan Association opened for business at Commerce Avenue & Sixth Street, Front Royal, Warren County, Virginia.

MERGERS

June	16	Potomac Savings and Loan Association of Reston, Reston, merged into Family Savings and Loan Association of Virginia, Springfield, under the charter and title of "Family Savings and Loan Association of Virginia."
December	1	Newgate Savings and Loan Association, Centreville, merged into First American Savings & Loan Association, Woodbridge, under the charter and title of "First American Savings & Loan Association."

CONVERSIONS

November	24	Atlantic Permanent Savings and Loan Association, Incorporated, Norfolk, converted to a federal association under the charter and title of "Atlantic Permanent Federal Savings and Loan Association."

BRANCH OPENINGS

February	11	Colony Savings and Loan Association, Roanoke, opened its branch office at 1430 Hershberger Road, N.W., City of Roanoke, Virginia.
	19	Jefferson Savings and Loan Association, Warrenton, opened its branch office at 170-J South Catoctin Circle, Leesburg, Loudoun County, Virginia.
March	24	Family Savings and Loan Association of Virginia, Springfield, opened its branch office in the Pan Am Shopping Center, 3095 Nutley Road, Vienna, Fairfax County, Virginia.
April	1	Investors Savings and Loan Association opened its branch office at 9601 Gayton Road, Henrico County, Virginia.
	3	Citizens Savings and Loan Association, Richmond, opened its branch office at 9006 West Broad Street, Tuckernuck Square Shopping Center, Henrico County, Virginia.
	21	Capital Savings and Loan Association, Richmond, opened its branch office at 6200 Lakeside Avenue, Henrico County, Virginia.

June	2	First American Savings & Loan Association, Woodbridge, opened its branch office at 1396 Garrisonville Road, Stafford County, Virginia.
July	31	Washington-Lee Savings and Loan Association, McLean, opened its branch office at 1700 North Moore Street, Rosslyn Center Building, Arlington County.
	31	Washington-Lee Savings and Loan Association, McLean, opened its branch office at 11700 Fair Oaks Mall, Hecht Company Department Store, Fairfax County, Virginia.
October	1	Seaboard Savings and Loan Association, Virginia Beach, opened its branch office at 2943 Shore Drive, Virginia Beach, Virginia.
November	3	Rappahannock Savings and Loan Association, Fredericksburg, opened its branch office at 325 Jefferson Davis Highway, Fredericksburg, Virginia.
December	1	Capital Savings and Loan Association, Richmond, opened its branch office at 2373 Atlee Road, Hanover County, Virginia.
	15	First Colonial Savings and Loan Association, Hopewell, opened its branch office in the Blackstone Shopping Center, Town of Blackstone, Nottoway County, Virginia.

Branch Office Moves

January	15	United Savings and Loan Association, Vienna, moved its branch office from 3121 Lee Highway to 3141 Lee Highway, both in Arlington County, Virginia.
	21	Black Diamond Savings and Loan Association, Inc., Norton, moved its branch office from Second Street, Magic Center Shopping Plaza to 122 Fairfax Avenue, both in Richlands, Tazewell County, Virginia.
April	21	Newport News Savings and Loan Association, Newport News, moved its authorized unopened branch from Richmond Road, City of Williamsburg, to Colony Square Shopping Center, James City County, Virginia (temporary location until authorized relocation site at 1312 Jamestown Road, James City County completed).
October	30	Newport News Savings and Loan Association, Newport News, moved its branch office from its temporary location at Colony Square Shopping Center to 1312 Jamestown Road, both in James City County, Virginia.
November	3	Arlington-Fairfax Savings and Loan Association, Arlington County, moved its branch office from 2508 Columbia Pike to 2801 Columbia Pike, both in Arlington County, Virginia.
	10	Newport News Savings and Loan Association, Newport News, moved its branch office from 704 Settlers Landing Road to 30 South Armistead Avenue, both in the City of Hampton, Virginia.

BRANCH CLOSINGS

March	24	Family Savings and Loan Association of Virginia, Springfield, closed its branch office at 10555 Main Street, City of Fairfax, Virginia.
May	2	Washington-Lee Savings and Loan Association, McLean, closed its branch office at 5247 Duke Street, City of Alexandria, Virginia.
	30	Washington-Lee Savings and Loan Association, McLean, closed its branch office at 5205 Leesburg Pike, Fairfax County, Virginia.
	30	Washington-Lee Savings and Loan Association, McLean, closed its branch office at 2851 Gallows Road, Merrifield, Fairfax County, Virginia.
September	12	Rappahannock Savings and Loan Association, Fredericksburg, closed its branch office at Spotsylvania Courthouse, Spotsylvania County, Virginia.
October	30	Newport News Savings and Loan Association, Newport News, closed its branch office in Colony Square Shopping Center, James City County, Virginia (temporary location).
December	31	Lincoln Savings and Loan Association, Richmond, closed its branch office at 2330 Hungary Road, Henrico County, Virginia.

STATEMENT OF CONDITION

MUTUAL ASSOCIATIONS	B-217 FIRST COMMONWEALTH SAVINGS & LOAN ASSOCIATION ALEXANDRIA	B-65 ARLINGTON-FAIRFAX SAVINGS AND LOAN ASSOCIATION ARLINGTON
ASSETS		
1. First mortgage loans	$ 47,450,415.00	$ 330,700,604.23
2. Home improvement loans	4,957.00	—
3. Loans on savings accounts	1,219,336.00	6,292,620.66
4. Other loans	—	—
5. Real estate owned	—	—
6. Office buildings	527,566.00	2,529,063.71
7. Furniture and fixtures	157,992.00	465,664.35
8. Cash on hand and in banks	362,669.00	8,120,073.15
9. Federal Home Loan Bank Stock	430,500.00	2,614,500.00
10. Government obligations	2,803,010.00	7,878,036.47
11. Other investments	—	40,000.00
12. Other assets	618,281.00	2,346,860.64
13. TOTAL ASSETS	$ 53,574,726.00	$ 360,987,423.21
LIABILITIES		
14. Savings accounts	$ 48,984,085.00	$ 290,965,615.94
15. Advances from F.H.L.B.	—	38,770,000.00
16. Borrowed money	500,000.00	25,356.14
17. Loans in process	794,986.00	10,498,989.05
18. Other liabilities	911,077.00	2,727,052.57
19. TOTAL LIABILITIES	$ 51,190,148.00	$ 342,987,013.70
NET WORTH		
20. Reserves required by law	$ 1,786,000.00	$ 11,376,720.18
21. Voluntary reserves	—	—
22. Capital stock	—	—
23. Surplus and undivided profits	598,578.00	6,623,689.33
24. TOTAL NET WORTH	$ 2,384,578.00	$ 18,000,409.51
25. TOTAL LIABILITIES & NET WORTH	$ 53,574,726.00	$ 360,987,423.21

DECEMBER 31, 1980

B-163 METROPOLITAN SAVINGS & LOAN ASSOCIATION, INCORPORATED ARLINGTON	B-37 MUTUAL SAVINGS AND LOAN ASSOCIATION OF VIRGINIA INCORPORATED DANVILLE	B-85 FREDERICKSBURG SAVINGS AND LOAN ASSOCIATION FREDERICKSBURG	B-111 PEOPLE'S SAVINGS AND LOAN ASSOCIATION HAMPTON	
$ 33,763,203.00	$ 66,084,266.12	$ 153,515,117.00	$ 10,969,023.00	1
—	100,794.32	—	—	2
360,609.00	439,452.10	1,885,009.00	545,203.00	3
—	2,414,438.16	—	—	4
—	172,957.66	77,141.00	186,738.00	5
114,319.00	826,679.73	1,352,872.00	263,479.00	6
27,464.00	81,379.17	601,995.00	69,983.00	7
156,643.00	198,889.32	4,024,754.00	164,653.00	8
301,800.00	541,500.00	1,335,500.00	82,100.00	9
—	2,150,672.93	6,605,061.00	—	10
2,447,258.00	2,376,272.20	—	369,315.00	11
585,322.00	1,033,658.83	2,934,976.00	54,230.00	12
$ 37,756,618.00	$ 76,420,960.54	$ 172,332,425.00	$ 12,704,724.00	13
$ 31,357,826.00	$ 65,353,192.67	$ 147,379,013.00	$ 10,370,637.00	14
4,200,000.00	4,650,000.00	8,330,000.00	623,000.00	15
—	—	—	148,912.00	16
580,174.00	212,346.84	1,722,010.00	665,096.00	17
183,247.00	837,027.57	2,699,120.00	251,814.00	18
$ 36,321,247.00	$ 71,052,567.08	$ 160,130,143.00	$ 12,059,459.00	19
$ 1,288,985.00	$ 2,707,567.00	$ 7,690,692.00	$ 381,011.00	20
—	—	—	108,028.00	21
—	—	—	—	22
146,386.00	2,660,826.46	4,511,590.00	156,226.00	23
$ 1,435,371.00	$ 5,368,393.46	$ 12,202,282.00	$ 645,265.00	24
$ 37,756,618.00	$ 76,420,960.54	$ 172,332,425.00	$ 12,704,724.00	25

STATEMENT OF CONDITION

MUTUAL ASSOCIATIONS	B-45 THE COOPERATIVE BUILDING AND LOAN ASSOCIATION OF LYNCHBURG OF INCORPORATED LYNCHBURG	B-142 IMPERIAL SAVINGS & LOAN ASSOCIATION, INCORPORATED MARTINSVILLE
ASSETS		
1. First mortgage loans	$ 92,897,566.00	$ 2,375,353.09
2. Home improvement loans	332,653.00	104,944.76
3. Loans on savings accounts	2,108,426.00	197,022.32
4. Other loans	570,496.00	122,114.87
5. Real estate owned	42,483.00	—
6. Office buildings	1,098,815.00	68,637.24
7. Furniture and fixtures	165,287.00	10,472.69
8. Cash on hand and in banks	143,600.00	451,328.38
9. Federal Home Loan Bank Stock	797,700.00	19,600.00
10. Government obligations	—	46,191.00
11. Other investments	8,687,862.00	—
12. Other assets	1,613,312.00	5,519.58
13. TOTAL ASSETS	$ 108,458,200.00	$ 3,401,183.93
LIABILITIES		
14. Savings accounts	$ 100,248,514.00	$ 2,997,856.34
15. Advances from F.H.L.B.	—	100,000.00
16. Borrowed money	—	—
17. Loans in process	660,835.00	112,662.92
18. Other liabilities	597,203.00	17,697.37
19. TOTAL LIABILITIES	$ 101,506,552.00	$ 3,228,216.63
NET WORTH		
20. Reserves required by law	$ 3,783,800.00	$ 108,385.29
21. Voluntary reserves	—	12,000.00
22. Capital stock	—	—
23. Surplus and undivided profits	3,167,848.00	52,582.01
24. TOTAL NET WORTH	$ 6,951,648.00	$ 172,967.30
25. TOTAL LIABILITIES & NET WORTH	$ 108,458,200.00	$ 3,401,183.93

DECEMBER 31, 1980

B-180 COMMUNITY SAVINGS & LOAN ASSOCIATION OF NEWPORT NEWS NEWPORT NEWS	B-84 NEWPORT NEWS SAVINGS AND LOAN ASSOCIATION NEWPORT NEWS	B-110 THE BERKLEY CITIZENS MUTUAL SAVINGS AND LOAN ASSOCIATION, INCORPORATED NORFOLK	B-108 CHESAPEAKE SAVINGS AND LOAN ASSOCIATION NORFOLK	
$ 5,991,062.00	$ 127,968,155.00	$ 9,458,781.00	$ 120,359,507.80	1
165,402.00	760,567.00	214,258.00	612,462.91	2
265,032.00	2,634,755.00	711,606.00	2,137,407.20	3
113,503.00	1,958,778.00	216,415.00	1,152,133.06	4
—	15,471.00	182,235.00	—	5
—	3,909,509.00	70,346.00	1,357,636.52	6
80,888.00	615,646.00	31,803.00	150,742.94	7
495,077.00	49,200.00	541,470.00	495,736.58	8
32,900.00	949,900.00	90,000.00	993,900.00	9
—	501,689.00	—	5,197,088.83	10
821,525.00	11,027,168.00	300,000.00	2,676,258.17	11
14,552.00	2,670,931.00	181,460.00	1,349,017.35	12
$ 7,979,941.00	$ 153,061,769.00	$ 11,998,374.00	$ 136,481,891.36	13
$ 6,889,268.00	$ 130,584,823.00	$ 10,445,130.00	$ 113,813,084.96	14
639,000.00	15,180,000.00	1,040,000.00	15,126,000.00	15
—	175,735.00	—	—	16
263,863.00	536,209.00	40,854.00	1,772,860.85	17
74,350.00	920,766.00	179,027.00	651,617.38	18
$ 7,866 481.00	$ 147,397,533.00	$ 11,705,011.00	$ 131,363,563.19	19
$ 46,552.00	$ 4,815,633.00	$ 363,064.00	$ 3,775,477.14	20
—	—	—	—	21
—	—	—	—	22
66,908.00	848,603.00	(69,701.00)	1,342,851.03	23
$ 113,460.00	$ 5,664,236.00	$ 293,363.00	$ 5,118,328.17	24
$ 7,979,941.00	$ 153,061,769.00	$ 11,998,374.00	$ 136,481,891.36	25

STATEMENT OF CONDITION

MUTUAL ASSOCIATIONS	B-112 ELIZABETH BUILDING AND LOAN ASSOCIATION INCORPORATED PORTSMOUTH	B-141 HOMESTEAD SAVINGS AND LOAN ASSOCIATION PORTSMOUTH
ASSETS		
1. First mortgage loans	$ 2,212,079.87	$ 4,235,587.09
2. Home improvement loans	—	10,273.16
3. Loans on savings accounts	—	171,466.85
4. Other loans	—	—
5. Real estate owned	—	—
6. Office buildings	—	144,062.13
7. Furniture and fixtures	3,415.31	48,866.74
8. Cash on hand and in banks	332,293.72	58,551.64
9. Federal Home Loan Bank Stock	—	38,400.00
10. Government obligations	—	208,000.00
11. Other investments	—	611,462.79
12. Other assets	13,700.25	33,624.48
13. TOTAL ASSETS	$ 2,561,489.15	$ 5,560,294.88
LIABILITIES		
14. Savings accounts	$ 1,677,119.73	$ 4,702,716.15
15. Advances from F.H.L.B.	—	—
16. Borrowed money	571,374.65	74,143.08
17. Loans in process	—	40,474.00
18. Other liabilities	43,897.59	44,767.20
19. TOTAL LIABILITIES	$ 2,292,391.97	$ 4,862,100.43
NET WORTH		
20. Reserves required by law	$ 92,365.00	$ 201,953.00
21. Voluntary reserves	—	140,689.77
22. Capital stock		—
23. Surplus and undivided profits	176,732.18	355,551.68
24. TOTAL NET WORTH	$ 269,097.18	$ 698,194.45
25. TOTAL LIABILITIES & NET WORTH	$ 2,561,489.15	$ 5,560,294.88

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B-189 UNION MUTUAL SAVINGS AND LOAN ASSOCIATION RICHMOND	B-15 SOUTHWEST VIRGINIA SAVINGS AND LOAN ASSOCIATION ROANOKE	
$ 7,216,536.49	$ 48,673,543.31	1
24,363.58	159,071.99	2
558,594.20	834,865.48	3
—	51,250.26	4
98,704.49	433,450.92	5
—	1,636,236.23	6
30,081.23	200,782.08	7
651,707.73	176,203.65	8
66,200.00	416,200.00	9
—	200,000.00	10
—	2,888,198.79	11
158,758.79	206,319.24	12
$ 8,804,946.51	$ 55,876,221.95	13
$ 7,409,911.66	$ 50,003,185.60	14
1,120,000.00	1,650,000.00	15
—	—	16
51,710.00	456,088.65	17
178,935.28	399,737.01	18
$ 8,760,556.94	$ 52,509,011.26	19
—	$ 2,066,336.00	20
—	—	21
—	—	22
$ 44,389.57	1,300,874.69	23
$ 44,389.57	$ 3,367,210.69	24
$ 8,804,946.51	$ 55,876,221.95	25

STATEMENT OF CONDITION

STOCK ASSOCIATIONS	B-191 SHORE SAVINGS AND LOAN ASSOCIATION ACCOMAC	B-259 MOUNT VERNON SAVINGS AND LOAN ASSOCIATION ALEXANDRIA
ASSETS		
1. First mortgage loans	$ 14,264,291.00	$ 11,848,982.94
2. Home improvement loans	20,968.00	48,185.10
3. Loans on savings accounts	145,434.00	473,835.65
4. Other loans	45,858.00	891,000.00
5. Real estate owned	73.00	—
6. Office buildings	66,825.00	262,584.21
7. Furniture and fixtures	15,140.00	112,456.73
8. Cash on hand and in banks	34,935.00	10,495.10
9. Federal Home Loan Bank Stock	116,900.00	98,100.00
10. Government obligations	1,100,000.00	—
11. Other investments	1,635,000.00	1,270,000.00
12. Other assets	133,433.00	75,232.24
13. TOTAL ASSETS	$ 17,578,857.00	$ 15,090,871.97
LIABILITIES		
14. Savings accounts	$ 16,321,013.00	$ 11,650,107.59
15. Advances from F.H.L.B.	—	1,000,000.00
16. Borrowed money	—	300,000.00
17. Loans in process	92,620.00	705,412.66
18. Other liabilities	120,330.00	177,458.28
19. TOTAL LIABILITIES	$ 16,533,963.00	$ 13,832,978.53
NET WORTH		
20. Reserves required by law	$ 477,000.00	$ 83,000.26
21. Voluntary reserves	—	—
22. Capital stock	100,000.00	1,100,420.00
23. Surplus and undivided profits	467,894.00	74,473.18
24. TOTAL NET WORTH	$ 1,044,894.00	$ 1,257,893.44
25. TOTAL LIABILITIES & NET WORTH	$ 17,578,857.00	$ 15,090,871.97

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B-173	B-171	B-229	B-206	B-263	
SUBURBAN SAVINGS AND LOAN ASSOCIATION	NORTHERN VIRGINIA SAVINGS AND LOAN ASSOCIATION	CAROLINE SAVINGS AND LOAN ASSOCIATION	CHARLOTTES-VILLE SAVINGS AND LOAN ASSOCIATION	BLUE RIDGE SAVINGS & LOAN ASSOCIATION	
ANNANDALE	ARLINGTON	BOWLING GREEN	CHARLOTTES-VILLE	FLOYD	
$ 249,066,528.00	$ 295,201,411.00	$ 9,470,853.00	$ 55,210,163.00	$ 5,657,601.00	1
—	4,214.00	28,513.00	—	16,618.00	2
5,629,945.00	4,989,128.00	311,019.00	836,569.00	145,033.00	3
—	986,946.00	—	153,772.00	—	4
—	176,743.00	—	60,570.00	49,377.00	5
7,497,076.00	2,840,401.00	78,706.00	982,452.00	140,163.00	6
1,267,946.00	577,971.00	8,512.00	95,035.00	43,551.00	7
4,928,483.00	2,306,105.00	36,924.00	235,052.00	190,134.00	8
2,117,900.00	2,578,800.00	86,600.00	528,000.00	41,100.00	9
15,400,000.00	11,456,750.00	100,163.00	2,983,525.00	—	10
9,984,661.00	2,074,829.00	1,396,553.00	265,000.00	1,225,000.00	11
6,693,062.00	6,332,124.00	135,630.00	1,020,707.00	18,093.00	12
$ 302,585,601.00	$ 329,525,422.00	$ 11,653,473.00	$ 62,361,845.00	$ 7,526,670.00	13
$ 250,022,396.00	$ 289,533,327.00	$ 9,948,340.00	$ 51,758,567.00	$ 6,432,509.00	14
28,600,000.00	24,510,000.00	800,000.00	6,500,000.00	250,000.00	15
1,081,942.00	—	51,707.00	—	190,441.00	16
7,131,423.00	3,400,751.00	69,554.00	628,215.00	849.00	17
4,404,874.00	2,417,018.00	64,975.00	644,152.00	4,108.00	18
$ 291,240,635.00	$ 319,861,096.00	$ 10,934,576.00	$ 59,530,934.00	$ 6,877,907.00	19
$ 9,370,000.00	$ 9,202,266.00	$ 110,030.00	$ 1,196,225.00	$ 48,243.00	20
—	13,730.00	—	—	150,000.00	21
211,741.00	387,247.00	225,965.00	240,000.00	450,000.00	22
1,763,225.00	61,083.00	382,902.00	1,394,686.00	520.00	23
$ 11,344,966.00	$ 9,664,326.00	$ 718,897.00	$ 2,830,911.00	$ 648,763.00	24
$ 302,585,601.00	$ 329,525,422.00	$ 11,653,473.00	$ 62,361,845.00	$ 7,526,670.00	25

STATEMENT OF CONDITION

STOCK ASSOCIATIONS	B-231 RAPPAHANNOCK SAVINGS AND LOAN ASSOCIATION FREDERICKSBURG	B-216 FRONT ROYAL SAVINGS AND LOAN ASSOCIATION FRONT ROYAL
ASSETS		
1. First mortgage loans	$ 23,904,882.00	$ 1,265,459.49
2. Home improvement loans	—	—
3. Loans on savings accounts	1,022,498.00	31,977.93
4. Other loans	56,503.00	—
5. Real estate owned	—	—
6. Office buildings	697,857.00	88,686.05
7. Furniture and fixtures	115,945.00	4,779.60
8. Cash on hand and in banks	195,095.00	876,702.84
9. Federal Home Loan Bank Stock	191,600.00	7,500.00
10. Government obligations	500,000.00	—
11. Other investments	1,300,423.00	2,000,000.00
12. Other assets	259,254.00	68,141.12
13. TOTAL ASSETS	$ 28,244,057.00	$ 4,343,247.03
LIABILITIES		
14. Savings accounts	$ 24,027,275.00	$ 2,658,555.54
15. Advances from F.H.L.B.	1,250,000.00	150,000.00
16. Borrowed money	170,168.00	215,291.34
17. Loans in process	557,054.00	185,324.63
18. Other liabilities	222,996.00	23,596.31
19. TOTAL LIABILITIES	$ 26,227,493.00	$ 3,232,767.82
NET WORTH		
20. Reserves required by law	$ 158,238.00	$ 6,646.40
21. Voluntary reserves	—	—
22. Capital stock	808,800.00	884,810.00
23. Surplus and undivided profits	1,049,526.00	219,022.81
24. TOTAL NET WORTH	$ 2,016,564.00	$ 1,110,479.21
25. TOTAL LIABILITIES & NET WORTH	$ 28,244,057.00	$ 4,343,247.03

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	B-196 GALAX SAVINGS AND LOAN ASSOCIATION GALAX	B-222 MIDDLE PENINSULA—NORTHERN NECK SAVINGS AND LOAN ASSOCIATION GLOUCESTER	B-276 STANDARD SAVINGS AND LOAN ASSOCIATION GRUNDY	B-220 ROCKINGHAM SAVINGS AND LOAN ASSOCIATION HARRISONBURG	B-269 SECURITY SAVINGS AND LOAN ASSOCIATION HAYES	
	$ 20,997,876.00	$ 28,301,441.00	$ 900,711.00	$ 32,646,954.00	$ 1,914,469.00	1
	165,310.00	—	—	314,677.00	—	2
	399,004.00	2,352,364.00	4,500.00	1,044,060.00	118,385.00	3
	873,579.00	—	—	—	—	4
	44,700.00	83,132.00	—	—	—	5
	108,483.00	138,396.00	196,032.00	—	29,131.00	6
	7,913.00	95,731.00	60,361.00	42,337.00	26,746.00	7
	2,493,164.00	1,738,141.00	1,936,482.00	2,270,956.00	85,764.00	8
	181,000.00	245,000.00	500.00	289,900.00	500.00	9
	300,932.00	350,000.00	91,465.00	—	588,212.00	10
	250,425.00	5,000.00	—	—	762,300.00	11
	115,125.00	299,850.00	73,773.00	588,407.00	23,776.00	12
	$ 25,937,511.00	$ 33,609,055.00	$ 3,263,824.00	$ 37,197,291.00	$ 3,549,283.00	13
	$ 23,940,461.00	$ 32,017,663.00	$ 1,811,399.00	$ 34,109,478.00	$ 2,462,722.00	14
	—	500,000.00	—	500,000.00	—	15
	—	—	—	260,000.00	—	16
	163,470.00	159,500.00	39,062.00	838,930.00	13,829.00	17
	135,074.00	68,917.00	3,904.00	301,575.00	8,929.00	18
	$ 24,239,005.00	$ 32,746,080.00	$ 1,854,365.00	$ 36,009,983.00	$ 2,485,480.00	19
	$ 875,433.00	$ 406,266.00	—	$ 392,393.00	—	20
	99,994.00	—	—	—	—	21
	234,645.00	259,087.00	$ 1,063,000.00	150,880.00	$ 1,051,460.00	22
	488,434.00	197,622.00	346,459.00	644,035.00	12,343.00	23
	$ 1,698,506.00	$ 862,975.00	$ 1,409,459.00	$ 1,187,308.00	$ 1,063,803.00	24
	$ 25,937,511.00	$ 33,609,055.00	$ 3,263,824.00	$ 37,197,291.00	$ 3,549,283.00	25

STATEMENT OF CONDITION

STOCK ASSOCIATIONS	B-228 FIRST COLONIAL SAVINGS AND LOAN ASSOCIATION HOPEWELL	B-201 COMMON-WEALTH SAVINGS AND LOAN ASSOCIATION MANASSAS
ASSETS		
1. First mortgage loans	$ 33,227,725.00	$ 38,260,862.00
2. Home improvement loans	205,794.00	168,198.00
3. Loans on savings accounts	793,541.00	1,218,324.00
4. Other loans	614,329.00	129,668.00
5. Real estate owned	122,388.00	—
6. Office buildings	666,500.00	721,176.00
7. Furniture and fixtures	110,065.00	167,132.00
8. Cash on hand and in banks	302,257.00	(100,999.00)
9. Federal Home Loan Bank Stock	167,900.00	280,000.00
10. Government obligations	750,000.00	718,194.00
11. Other investments	1,146,242.00	1,000,000.00
12. Other assets	535,672.00	921,406.00
13. TOTAL ASSETS	$ 38,642,413.00	$ 43,483,961.00
LIABILITIES		
14. Savings accounts	$ 31,820,655.00	$ 33,668,252.00
15. Advances from F.H.L.B.	2,500,000.00	5,600,000.00
16. Borrowed money	132,182.00	25,197.00
17. Loans in process	1,958,352.00	2,297,617.00
18. Other liabilities	567,033.00	648,962.00
19. TOTAL LIABILITIES	$ 36,978,222.00	$ 42,240,028.00
NET WORTH		
20. Reserves required by law	$ 203,614.00	$ 429,964.00
21. Voluntary reserves	—	—
22. Capital stock	722,307.00	296,240.00
23. Surplus and undivided profits	738,270.00	517,729.00
24. TOTAL NET WORTH	$ 1,664,191.00	$ 1,243,933.00
25. TOTAL LIABILITIES & NET WORTH	$ 38,642,413.00	$ 43,483,961.00

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B-253 McLEAN SAVINGS AND LOAN ASSOCIATION McLEAN	B-186 WASHINGTON-LEE SAVINGS AND LOAN ASSOCIATION McLEAN	B-194 PENINSULA SAVINGS AND LOAN ASSOCIATION NEWPORT NEWS	B-223 BLACK DIAMOND SAVINGS AND LOAN ASSOCIATION, INC. NORTON	B-67 VIRGINIA FIRST SAVINGS AND LOAN ASSOCIATION PETERSBURG	
$ 17,018,961.00	$ 295,385,935.00	$ 81,479,805.00	$ 18,784,173.00	$203,030,150.00	1
—	238,931.00	10,932,634.00	249,129.00	82,461.00	2
503,072.00	2,988,076.00	691,886.00	1,445,450.00	1,428,645.00	3
—	67,892.00	15,283.00	—	2,066,096.00	4
—	—	—	—	346,412.00	5
—	155,156.00	286,622.00	551,415.00	2,524,788.00	6
115,617.00	1,275,678.00	281,909.00	113,748.00	500,107.00	7
(3,202.00)	13,857,919.00	687,331.00	135,636.00	385,876.00	8
129,100.00	2,688,000.00	1,026,000.00	165,200.00	1,713,500.00	9
464,097.00	16,693,246.00	—	—	13,134,104.00	10
423,767.00	25,517,866.00	4,398,656.00	1,550,000.00	303,123.00	11
21,650.00	8,273,209.00	1,961,144.00	344,825.00	2,719,975.00	12
$ 18,673,062.00	$ 367,141,908.00	$101,761,270.00	$ 23,339,576.00	$228,235,237.00	13
$ 16,211,640.00	$ 298,121,462.00	$ 83,401,767.00	$ 19,811,657.00	$166,280,600.00	14
—	35,115,000.00	13,600,000.00	1,100,000.00	34,270,000.00	15
—	9,798,059.00	—	700,000.00	1,067,125.00	16
802,765.00	8,766,126.00	814,352.00	279,430.00	4,344,438.00	17
158,515.00	3,840,980.00	1,233,113.00	220,619.00	3,419,484.00	18
$ 17,172,920.00	$ 355,641,627.00	$ 99,049,232.00	$ 22,111,706.00	$209,381,647.00	19
$ 92,762.00	$ 7,717,623.00	$ 2,445,180.00	295,903.00	$ 7,125,000.00	20
—	—	8,350.00	36,745.00	—	21
907,500.00	2,323,120.00	290,500.00	350,000.00	4,342,000.00	22
499,880.00	1,459,538.00	(31,992.00)	545,222.00	7,386,590.00	23
$ 1,500,142.00	$ 11,500,281.00	$ 2,712,038.00	$ 1,227,870.00	$ 18,853,590.00	24
$ 18,673,062.00	$ 367,141,908.00	$101,761,270.00	$ 23,339,576.00	$228,235,237.00	25

STATEMENT OF CONDITION

STOCK ASSOCIATIONS	B-264 SENTINEL SAVINGS AND LOAN ASSOCIATION RICHLANDS	B-153 CAPITAL SAVINGS AND LOAN ASSOCIATION RICHMOND
ASSETS		
1. First mortgage loans	$ 6,038,221.42	$ 87,387,151.00
2. Home improvement loans	—	1,277.00
3. Loans on savings accounts	613,743.19	2,181,491.00
4. Other loans	—	560,000.00
5. Real estate owned	—	—
6. Office buildings	374,875.34	1,579,365.00
7. Furniture and fixtures	40,872.26	145,764.00
8. Cash on hand and in banks	77,432.52	520,813.00
9. Federal Home Loan Bank Stock	23,500.00	675,800.00
10. Government obligations	—	—
11. Other investments	2,556,463.00	3,930,936.00
12. Other assets	366,392.37	1,864,691.00
13. TOTAL ASSETS	$ 10,091,500.10	$ 98,847,288.00
LIABILITIES		
14. Savings accounts	$ 8,858,595.32	$ 79,646,270.00
15. Advances from F.H.L.B.	—	12,595,000.00
16. Borrowed money	—	185,095.00
17. Loans in process	9,230.41	1,673,273.00
18. Other liabilities	68,035.39	1,637,424.00
19. TOTAL LIABILITIES	$ 8,935,861.12	$ 95,737,062.00
NET WORTH		
20. Reserves required by law	$ 21,500.00	$ 947,105.00
21. Voluntary reserves	—	—
22. Capital stock	841,950.00	619,125.00
23. Surplus and undivided profits	292,188.98	1,543,996.00
24. TOTAL NET WORTH	$ 1,155,638.98	$ 3,110,226.00
25. TOTAL LIABILITIES & NET WORTH	$ 10,091,500.10	$ 98,847,288.00

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B-214 CITIZENS SAVINGS AND LOAN ASSOCIATION RICHMOND	B-225 COLONIAL SAVINGS AND LOAN ASSOCIATION RICHMOND	B-209 HERITAGE SAVINGS AND LOAN ASSOCIATION RICHMOND	B-239 INVESTORS SAVINGS AND LOAN ASSOCIATION RICHMOND	B-226 LINCOLN SAVINGS AND LOAN ASSOCIATION RICHMOND	
$ 171,921,780.00	$ 74,323,566.00	$243,886,811.00	$110,161,829.00	$ 28,833,930.00	1
—	—	—	119,009.00	53,980.00	2
4,964,864.00	4,071,895.00	5,084,756.00	3,985,698.00	1,863,429.00	3
—	—	—	—	—	4
132,020.00	—	784,529.00	70,088.00	144,606.00	5
1,685,276.00	1,049,385.00	938,162.00	1,307,379.00	281,546.00	6
193,282.00	433,561.00	375,951.00	497,534.00	133,633.00	7
2,899,449.00	3,841,775.00	1,285,092.00	1,712,203.00	735,857.00	8
1,500,000.00	571,300.00	1,925,600.00	1,025,500.00	273,400.00	9
6,491,089.00	1,226,020.00	10,735,013.00	700,000.00	24,523.00	10
4,499,577.00	1,073,362.00	4,110,000.00	3,247,500.00	821,389.00	11
4,127,038.00	2,221,860.00	5,285,187.00	4,351,075.00	333,697.00	12
$ 198,414,375.00	$ 88,812,724.00	$274,411,101.00	$127,177,815.00	$ 33,499,990.00	13
$ 166,859,631.00	$ 75,246,265.00	$218,761,946.00	$ 92,288,849.00	$ 28,057,273.00	14
16,500,000.00	7,200,000.00	34,500,000.00	19,010,000.00	2,000,000.00	15
—	—	4,765,352.00	2,000,000.00	121,864.00	16
1,806,264.00	1,441,315.00	3,913,980.00	7,770,993.00	100,481.00	17
4,834,174.00	1,937,896.00	3,333,703.00	3,127,668.00	910,902.00	18
$ 190,000,069.00	$ 85,825,476.00	$265,274,981.00	$124,197,510.00	$ 31,190,520.00	19
—	$ 465,000.00	$ 4,575,500.00	—	$ 253,400.00	20
—	—	—	—	—	21
$ 1,350,608.00	796,075.00	630,000.00	$ 866,512.00	911,326.00	22
7,063,698.00	1,726,173.00	3,930,620.00	2,113,793.00	1,144,744.00	23
$ 8,414,306.00	$ 2,987,248.00	$ 9,136,120.00	$ 2,980,305.00	$ 2,309,470.00	24
$ 198,414,375.00	$ 88,812,724.00	$274,411,101.00	$127,177,815.00	$ 33,499,990.00	25

STATEMENT OF CONDITION

STOCK ASSOCIATIONS	B-161 COLONY SAVINGS AND LOAN ASSOCIATION ROANOKE	B-234 FAMILY SAVINGS AND LOAN ASSOCIATION OF VIRGINIA SPRINGFIELD
ASSETS		
1. First mortgage loans	$ 16,882,926.00	$ 55,748,041.00
2. Home improvement loans	15,373.00	10,618.00
3. Loans on savings accounts	192,313.00	2,898,005.00
4. Other loans	5,593.00	516,725.00
5. Real estate owned	101,336.00	—
6. Office buildings	356,420.00	286,093.00
7. Furniture and fixtures	69,111.00	463,831.00
8. Cash on hand and in banks	47,610.00	231,154.00
9. Federal Home Loan Bank Stock	141,200.00	554,200.00
10. Government obligations	230,000.00	988,795.00
11. Other investments	611,537.00	2,725,000.00
12. Other assets	315,888.00	1,144,735.00
13. TOTAL ASSETS	$ 18,969,307.00	$ 65,567,197.00
LIABILITIES		
14. Savings accounts	$ 16,821,264.00	$ 55,710,332.00
15. Advances from F.H.L.B.	420,000.00	7,035,000.00
16. Borrowed money	338,700.00	—
17. Loans in process	419,889.00	205,916.00
18. Other liabilities	237,437.00	815,607.00
19. TOTAL LIABILITIES	$ 18,237,290.00	$ 63,766,855.00
NET WORTH		
20. Reserves required by law	$ 150,000.00	$ 409,100.00
21. Voluntary reserves	—	—
22. Capital stock	247,908.00	1,372,850.00
23. Surplus and undivided profits	334,109.00	18,392.00
24. TOTAL NET WORTH	$ 732,017.00	$ 1,800,342.00
25. TOTAL LIABILITIES & NET WORTH	$ 18,969,307.00	$ 65,567,197.00

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	B-280 FIRST SAVINGS AND LOAN ASSOCIATION OF SUFFOLK SUFFOLK	B-179 PROVIDENCE SAVINGS AND LOAN ASSOCIATION VIENNA	B-200 UNITED SAVINGS AND LOAN ASSOCIATION VIENNA	B-260 SEABOARD SAVINGS AND LOAN ASSOCIATION VIRGINIA BEACH	B-185 JEFFERSON SAVINGS AND LOAN ASSOCIATION WARRENTON	
	$ 62,768,490.92	$ 118,475,734.00	$ 63,005,525.00	$ 23,823,941.00	$ 149,382,964.00	1
	726,607.90	—	24,588.00	427,093.00	89,914.00	2
	1,175,839.76	1,476,618.00	1,447,596.00	585,080.00	2,857,663.00	3
	372,011.70	—	177,250.00	—	—	4
	286,578.46	911,862.00	—	122,609.00	106,144.00	5
	298,318.17	1,342,809.00	258,873.00	—	1,541,426.00	6
	38,230.28	398,331.00	123,169.00	—	262,203.00	7
	414,779.67	417,822.00	2,059,299.00	177,264.00	4,225,188.00	8
	579,200.00	1,069,600.00	560,000.00	169,400.00	1,254,500.00	9
	1,102,228.26	2,041,363.00	1,505,822.00	—	3,784,090.00	10
	2,411,180.43	4,949,619.00	229,536.00	2,146,297.00	10,090,145.00	11
	954,651.43	1,248,543.00	687,288.00	263,377.00	2,796,219.00	12
	$ 71,128,116.98	$ 132,332,301.00	$ 70,078,946.00	$ 27,715,061.00	$ 176,390,456.00	13
	$ 60,432,815.80	$ 108,239,855.00	$ 51,218,722.00	$ 21,763,306.00	$ 149,220,988.00	14
	5,650,000.00	12,650,000.00	11,200,000.00	2,000,000.00	17,000,000.00	15
	—	—	—	—	—	16
	66,200.00	2,254,952.00	1,180,463.00	964,808.00	1,943,993.00	17
	1,317,524.59	1,806,338.00	1,118,612.00	387,211.00	845,550.00	18
	$ 67,466,540.39	$ 124,951,145.00	$ 64,717,797.00	$ 25,115,325.00	$ 169,010,531.00	19
	$ 1,761,313.94	$ 4,517,812.00	—	$ 276,406.00	$ 5,267,741.00	20
	—	—	—	—	—	21
	1,897,122.46	1,205,585.00	$ 2,669,750.00	1,250,000.00	405,550.00	22
	3,140.19	1,657,759.00	2,691,399.00	1,073,330.00	1,706,634.00	23
	$ 3,661,576.59	$ 7,381,156.00	$ 5,361,149.00	$ 2,599,736.00	$ 7,379,925.00	24
	$ 71,128,116.98	$ 132,332,301.00	$ 70,078,946.00	$ 27,715,061.00	$ 176,390,456.00	25

STATEMENT OF CONDITION

STOCK ASSOCIATIONS	B-252 LIBERTY SAVINGS AND LOAN ASSOCIATION WARRENTON	B-172 OLD DOMINION SAVINGS AND LOAN ASSOCIATION WINCHESTER
ASSETS		
1. First mortgage loans	$ 5,163,133.49	$ 151,110,157.00
2. Home improvement loans	—	—
3. Loans on savings accounts	311,279.72	1,614,057.00
4. Other loans	—	—
5. Real estate owned	—	—
6. Office buildings	211,766.52	2,435,540.00
7. Furniture and fixtures	47,666.63	341,050.00
8. Cash on hand and in banks	218,055.11	601,335.00
9. Federal Home Loan Bank Stock	40,000.00	1,377,900.00
10. Government obligations	—	199,375.00
11. Other investments	—	8,263,937.00
12. Other assets	72,380.17	2,404,546.00
13. TOTAL ASSETS	$ 6,064,281.64	$ 168,347,897.00
LIABILITIES		
14. Savings accounts	$ 4,401,805.54	$ 144,862,828.00
15. Advances from F.H.L.B.	400,000.00	12,000,000.00
16. Borrowed money	—	—
17. Loans in process	193,918.76	1,875,495.00
18. Other liabilities	74,471.65	964,778.00
19. TOTAL LIABILITIES	$ 5,070,195.95	$ 159,703,101.00
NET WORTH		
20. Reserves required by law	—	$ 5,035,693.00
21. Voluntary reserves	—	—
22. Capital stock	$ 701,290.00	927,494.00
23. Surplus and undivided profits	292,795.69	2,681,609.00
24. TOTAL NET WORTH	$ 994,085.69	$ 8,644,796.00
25. TOTAL LIABILITIES & NET WORTH	$ 6,064,281.64	$ 168,347,897.00

DECEMBER 31, 1980

B-187 FIRST AMERICAN SAVINGS & LOAN ASSOCIATION WOODBRIDGE	B-244 MOUNTAIN SECURITY SAVINGS AND LOAN ASSOCIATION WYTHEVILLE	
$ 118,495,143.00	$ 16,290,743.48	1
30,389.00	113,890.33	2
4,029,655.00	978,643.96	3
—	—	4
74,706.00	239,147.18	5
589,619.00	150,494.99	6
537,906.00	107,806.31	7
1,610,521.00	22,311.41	8
733,700.00	130,100.00	9
3,843,672.00	400,000.00	10
6,192,245.00	3,740,393.35	11
1,950,237.00	159,282.21	12
$ 138,087,793.00	$ 22,332,813.22	13
$ 97,925,441.00	$ 20,424,109.76	14
14,300,000.00	600,000.00	15
8,262,000.00	—	16
9,370,820.00	371,180.90	17
2,425,235.00	91,060.27	18
$ 132,283,496.00	$ 21,486,350.93	19
$ 1,980,726.00	$ 128,410.96	20
—	—	21
501,854.00	318,320.00	22
3,321,717.00	399,731.33	23
$ 5,804,297.00	$ 846,462.29	24
$ 138,087,793.00	$ 22,332,813.22	25

ALPHABETICAL LISTING BY LOCATION OF STATE MUTUAL SAVINGS AND LOAN OFFICES PER CITY

CITY OF ALEXANDRIA

First Commonwealth Savings & Loan Association
301 South Washington Street 22314
Br: 501 King Street

CITY OF CHESAPEAKE

Brs: Chesapeake Savings and Loan Association
605 Liberty Street
213 Battlefield Boulevard, South

CITY OF DANVILLE

Mutual Savings and Loan Association of Virginia
500 Main Street 24541
Brs: 539 Arnett Boulevard
600 West Main Street

CITY OF FAIRFAX

Br: Arlington-Fairfax Savings and Loan Association
10641 West Lee Highway

CITY OF FALLS CHURCH

Br: Arlington-Fairfax Savings and Loan Association
603 West Broad Street

CITY OF FREDERICKSBURG

Fredericksburg Savings and Loan Association
400 George Street 22401

CITY OF HAMPTON

Brs: Newport News Savings and Loan Association
30 South Armistead Avenue
2034 Coliseum Drive

Peoples Savings and Loan Association
101 North Armistead Avenue 23369

CITY OF LYNCHBURG

Cooperative Building and Loan Association of Lynchburg, Incorporated, The
1001 Church Street 24505
Brs: 2015 Wards Road
3309 Old Forest Road

CITY OF MARTINSVILLE

Imperial Savings & Loan Association, Incorporated
211 Fayette Street 24112

CITY OF NEWPORT NEWS

Community Savings & Loan Association of Newport News
1512-27th. Street 23607

Newport News Savings and Loan Association
301 Hiden Boulevard 23606
Brs: 13777 Warwick Boulevard
2600 Washington Avenue
627-79th Street

CITY OF NORFOLK

Berkley Citizens Mutual Savings and Loan Association, Incorporated, The
623 East Virginia Beach Boulevard 23510

Chesapeake Savings and Loan Association
Brambleton & Granby Streets 23510

CITY OF PORTSMOUTH

Elizabeth Building and Loan Association, Incorporated
519 Washington Street 23704

Homestead Savings and Loan Association
3001 High Street 23707

CITY OF RICHMOND

Union Mutual Savings and Loan Association
115 East Marshall Street 23260

CITY OF ROANOKE

Southwest Virginia Savings and Loan Association
306 Second Street, S.W. 24011
Br: 1611 Hershberger Road, N.W.

CITY OF VIRGINIA BEACH

Brs: Chesapeake Savings and Loan Association
2013 Pleasure House Road
6056 East Indian River Road
1316 North Great Neck Road

ALPHABETICAL LISTING BY LOCATION OF STATE MUTUAL SAVINGS AND LOAN OFFICES PER COUNTY

AMHERST COUNTY

Brs: Cooperative Building and Loan Association of Lynchburg, Incorporated, The
U.S. Routes 60 & 29, Amherst
Amherst Turnpike, Madison Heights

ARLINGTON COUNTY

Arlington-Fairfax Savings and Loan Association
6711 Lee Highway
Arlington 22207
Brs: 1119 Wilson Boulevard
2801 Columbia Pike
4254 North Fairfax Drive

Metropolitan Savings & Loan Association, Incorporated
2930 Wilson Boulevard
Arlington 22216

FAIRFAX COUNTY

Brs: Arlington-Fairfax Savings and Loan Association
5234 Rolling Road, Burke
6300 Leesburg Pike
2521 John Milton Drive, Herndon
6651 Old Dominion Drive, McLean
6601 Little River Turnpike, Annandale
6810 Bowie Drive, Springfield
230 Maple Avenue, East, Vienna

Brs: First Commonwealth Savings & Loan Association
8792 Richmond Highway
5119 Leesburg Pike

HALIFAX COUNTY

Br: Mutual Savings and Loan Association of Virginia
4018 Halifax Road

HENRY COUNTY

Br: Mutual Savings and Loan Association of Virginia
U.S. Route 220 & Sunset Road, Collinsville

JAMES CITY COUNTY

Br: Newport News Savings and Loan Association
1312 Jamestown Road

LOUDOUN COUNTY

Br: Arlington-Fairfax Savings and Loan Association
13641 Lee Jackson Highway, Chantilly

Br: Metropolitan Savings & Loan Association, Incorporated
157 South Catoctin Circle, Leesburg

PRINCE WILLIAM COUNTY

Br: Arlington-Fairfax Savings and Loan Association
4322 Dale Boulevard, Woodbridge

SPOTSYLVANIA COUNTY

Br: Fredericksburg Savings and Loan Association
4535 Lafayette Boulevard

STAFFORD COUNTY

Br: Fredericksburg Savings and Loan Association
State Route 610, Garrisonville

ROANOKE COUNTY

Brs: Southwest Virginia Savings and Loan Association
2133 Electric Road, S.W.
200 Maple Street, Vinton

YORK COUNTY

Br: Newport News Savings and Loan Association
2018 Route 17, Grafton Shopping Center, Grafton

ALPHABETICAL LISTING BY LOCATION OF STATE STOCK SAVINGS AND LOAN OFFICES PER CITY

CITY OF ALEXANDRIA

Brs: Providence Savings and Loan Association
3500 Mount Vernon Avenue
4613 Duke Street

Br: United Savings and Loan Association
1500 North Beauregard Street

Brs: Washington-Lee Savings and Loan Association
201 North Washington Street
5101 Seminary Road

CITY OF BRISTOL

Br: Northern Virginia Savings and Loan Association
Bristol Mall Shopping Center

CITY OF CHARLOTTESVILLE

Br: Charlottesville Savings and Loan Association
300 Preston Avenue

Br: Investors Savings and Loan Association
2033 Ivy Road

Br: Suburban Savings and Loan Association
1709 Emmet Street

CITY OF COLONIAL HEIGHTS

Br: Virginia First Savings and Loan Association
Newcastle Drive & Boulevard

CITY OF EMPORIA

Br: Virginia First Savings and Loan Association
Weaver & North Main Streets

CITY OF FAIRFAX

Br: Washington-Lee Savings and Loan Association
10396 Willard Way

CITY OF FALLS CHURCH

Br: Washington-Lee Savings and Loan Association
101 East Broad Street

CITY OF FRANKLIN

Br: First Savings and Loan Association of Suffolk
510 North Main Street

CITY OF FREDERICKSBURG

Br: First American Savings & Loan Association
1316 Jefferson Davis Highway

Rappahannock Savings and Loan Association
614 Princess Anne Avenue 22401

Br: 325 Jefferson Davis Highway

Br: Washington-Lee Savings and Loan Association
400 William Street

CITY OF GALAX

Galax Savings and Loan Association
118 North Main Street 24333

CITY OF HAMPTON

Brs: Peninsula Savings and Loan Association
2013 Cunningham Drive
1945 East Pembroke Avenue

CITY OF HARRISONBURG

Rockingham Savings and Loan Association
Mason & Gay Streets 22801

CITY OF HOPEWELL

First Colonial Savings and Loan Association
5100 Oaklawn Boulevard 23860

Br: Virginia First Savings and Loan Association
Main Street & Poythress Street

CITY OF LYNCHBURG

Br: Jefferson Savings and Loan Association
2120 Langhorne Road

CITY OF MANASSAS

Commonwealth Savings and Loan Association
9201 West Church Street 22110

Brs: First American Savings & Loan Association
9514 West Center Street
135 Manassas Mall

CITY OF NEWPORT NEWS

Peninsula Savings and Loan Association
9963 Warwick Boulevard 23601

Brs: 838 J. Clyde Morris Boulevard
414 Denbigh Boulevard

CITY OF PETERSBURG

Br: First Colonial Savings and Loan Association
1883 South Crater Road

Virginia First Savings and Loan Association
Adams & Franklin Streets 23803

Br: 2048 South Sycamore Street

CITY OF PORTSMOUTH

Br: First Savings and Loan Association of Suffolk
4076 Victory Boulevard

Br: Peninsula Savings and Loan Association
5700 Churchland Boulevard

Br: Seaboard Savings and Loan Association
6201 Portsmouth Boulevard

CITY OF RICHMOND

Capital Savings and Loan Association
3543 West Cary Street 23221

Br: 1009 West Main Street

ALPHABETICAL LISTING BY LOCATION
OF STATE STOCK SAVINGS AND LOAN OFFICES
PER CITY

Brs: Citizens Savings and Loan Association
8300 Midlothian Turnpike
100 North Sixth Street

Brs: Colonial Savings and Loan Association
4727 Walmsley Boulevard
7100 Three Chopt Road

Heritage Savings and Loan Association
1001 East Main Street 23219
Brs: 6980 Forest Hill Avenue
2024-A Grove Avenue

Brs: Investors Savings and Loan Association
410 Libbie Avenue
1108 East Main Street
7012 Marlowe Road

Brs: Virginia First Savings and Loan Association
821 East Main Street
1210 Westover Hills Boulevard

CITY OF ROANOKE

Colony Savings and Loan Association
402 South Jefferson Street 24011
Br: 1430 Hershberger Road, N.W.

Br: Jefferson Savings and Loan Association
130 Church Avenue, S.W.

CITY OF STAUNTON

Br: Old Dominion Savings and Loan Association
205 North Central Avenue

CITY OF SUFFOLK

First Savings and Loan Association of Suffolk
117 Market Street 23434

CITY OF VIRGINIA BEACH

Brs: First American Savings & Loan Association
2738 Virginia Beach Boulevard
5209 Indian River Road

Br: First Savings and Loan Association of Suffolk
5284 Providence Road

Br: Peninsula Savings and Loan Association
5192 Fairfield Shopping Center

Seaboard Savings and Loan Association
4457 Holland Road 23452
Br: 2943 Shore Drive, Be-Lo Shopping Center

CITY OF WAYNESBORO

Br: Old Dominion Savings and Loan Association
116 South Wayne Avenue

CITY OF WINCHESTER

Br: Heritage Savings and Loan Association
426 Weems Lane

Old Dominion Savings and Loan Association
202 West Boscawen Street 22601
Br: 136 Weems Lane

ALPHABETICAL LISTING BY LOCATION OF STATE STOCK SAVINGS AND LOAN OFFICES PER COUNTY

ACCOMACK COUNTY

Shore Savings and Loan Association
U.S. Route 13
Accomac 23301

ALBEMARLE COUNTY

Charlottesville Savings and Loan Association
1705 Seminole Trail 22906

ARLINGTON COUNTY

Br: Family Savings and Loan Association of Virginia
1911 North Fort Myer Drive, Rosslyn Alley

Northern Virginia Savings and Loan Association
5350 Lee Highway
Arlington 22207
Brs: 4005 Wilson Boulevard
6402 Williamsburg Boulevard

Brs: Suburban Savings and Loan Association
4054 South 28th. Street
2444 North Harrison Street

Brs: United Savings and Loan Association
3709 Columbia Pike
3141 Lee Highway

Brs: Washington-Lee Savings and Loan Association
1400 North Uhle Street
2301 South Jefferson Davis Highway
250 North Glebe Road
1700 North Moore Street

BUCHANAN COUNTY

Standard Savings and Loan Association
Highway 460 at Hill Street
Grundy 24614

CAROLINE COUNTY

Caroline Savings and Loan Association
122 Main Street
Bowling Green 22427

CARROLL COUNTY

Br: Galax Savings and Loan Association
Main & Grayson Streets, Hillsville

CHESTERFIELD COUNTY

Br: Capital Savings and Loan Association
11440 Midlothian Turnpike

Citizens Savings and Loan Association
8310 Midlothian Turnpike 23235
Brs: 7119 Hull Street Road
9026 Forest Hill Avenue

Colonial Savings and Loan Association
10051 Midlothian Turnpike 23235
Br: 10041 Midlothian Turnpike

Br: First Colonial Savings and Loan Association
10100 Hull Street Road

Brs: Heritage Savings and Loan Association
7601 Midlothian Turnpike
10201 Ironbridge Road

Brs: Investors Savings and Loan Association
9027 Forest Hill Avenue
4910 Millridge Parkway, East

Lincoln Savings and Loan Association
7101 Jefferson Davis Highway 23234
Br: 4121 Meadowdale Boulevard

Br: Virginia First Savings and Loan Association
State Route 10 & U.S. Route 1, Chester

CULPEPER COUNTY

Br: Jefferson Savings and Loan Association
701 South Main Street

DINWIDDIE COUNTY

Br: First Colonial Savings and Loan Association
U.S. Route 1, Dinwiddie Courthouse

ESSEX COUNTY

Br: Washington-Lee Savings and Loan Association
Church Lane & Earle Street, Tappahannock

FAIRFAX COUNTY

Family Savings and Loan Association of Virginia
8440 Old Keene Mill Road
Springfield 22152
Brs: 6926 Braddock Road, Annandale
Pan Am Center, 3095 Nutley Road
816 Arlington Boulevard
1610 Washington Plaza, North, Reston

Br: First American Savings & Loan Association
14098 Lee Highway, Centreville

McLean Savings and Loan Association
1307 Dolley Madison Boulevard
McLean 22101
Br: 11301 Sunset Hills Road, Reston

Mount Vernon Savings and Loan Association
2604 Sherwood Hall Lane 22306

Brs: Northern Virginia Savings and Loan Association
6224 Little River Turnpike
6349-D Columbia Pike, Bailey's Crossroads
3537 South Jefferson Street, Bailey's Crossroads
9520 East Main Street
1300 Chain Bridge Road, McLean
2928-A Chain Bridge Road, Oakton
12002 North Shore Drive, Reston
8940 Burke Lake Road, Springfield

ALPHABETICAL LISTING BY LOCATION OF STATE STOCK SAVINGS AND LOAN OFFICES PER COUNTY

Providence Savings and Loan Association
527 Maple Avenue, East
Vienna 22180
Brs: 6120 Rose Hill Drive
8700-4 Richmond Highway
9272 Old Keene Mill Road, Burke
10621-A Braddock Road
9845 Georgetown Pike, Great Falls
6819 Redmond Drive, McLean

Suburban Savings and Loan Association
7620 Little River Turnpike
Annandale 22003
Brs: 6748 Richmond Highway
7039 Columbia Pike, Annandale
9584 Old Keene Mill Road, Burke
5830 Columbia Pike, Bailey's Crossroads
6201 Leesburg Pike
Seven Corners Regional Shopping Center, Leesburg Pike & U.S. Route 50
7949 Tysons Corner Shopping Center, McLean
6809 Old Dominion Drive, McLean
5236 Port Royal Road, Springfield
278 Cedar Lane, Vienna

United Savings and Loan Association
501 Maple Avenue, West
Vienna 22180
Brs: 9450 Arlington Boulevard
9527 Braddock Road

Washington-Lee Savings and Loan Association
8150 Leesburg Pike
McLean 22101
Brs: 1502 Belle View Boulevard
7023 Little River Turnpike, Annandale
11700 Fair Oaks Mall, Hecht Company Department Store
1449 Chain Bridge Road, McLean
2367 Hunters Woods Plaza, Reston
6343-A Rolling Road, Springfield
6825 Bland Street, Springfield
6741 Springfield Mall Shopping Center, Springfield
6324 Richmond Highway

FAUQUIER COUNTY

Jefferson Savings and Loan Association
Northern Virginia Shopping Center
Warrenton 22186

Liberty Savings and Loan Association
155 Broadview Avenue
Warrenton 22186
Br: Washington-Lee Savings and Loan Association
276 Lee Madison Highway, Warrenton

FLOYD COUNTY

Blue Ridge Savings & Loan Association
North Locust Street, P.O. Box 143
Floyd 24091

GILES COUNTY

Br: Mountain Security Savings and Loan Association
602 Wenonah Avenue, Pearisburg

GLOUCESTER COUNTY

Middle Peninsula-Northern Neck Savings and Loan Association
U.S. Route 17
Gloucester 23061
Br: U.S. Route 17, Gloucester

Security Savings and Loan Association
Hayes Stores Shopping Center, U.S. Route 17
Hayes 23072

HANOVER COUNTY

Br: Capital Savings and Loan Association
Atlee Square Shopping Center, 2373 Atlee Road

Br: Citizens Savings and Loan Association
6618 Mechanicsville Pike, Mechanicsville

Br: Heritage Savings and Loan Association
5711 Mechanicsville Pike, Mechanicsville

Br: Virginia First Savings and Loan Association
201 North Washington Highway, Ashland

HENRICO COUNTY

Brs: Capital Savings and Loan Association
445 Ridge Road
4915 Caskie Street
6200 Lakeside Avenue

Brs: Citizens Savings and Loan Association
8506 Patterson Avenue
11272 Patterson Avenue
7119 Staples Mill Road
1152 Wilkinson Road
9006 West Broad Street, Tuckernuck Square Shopping Center

Brs: Colonial Savings and Loan Association
Laburnum Avenue & Finley Street
7923 West Broad Street
6201 River Road

Brs: Heritage Savings and Loan Association
4926 West Broad Street
1650 Parham Road
5007 Brook Road
8721 Staples Mill Road

Investors Savings and Loan Association
8001 West Broad Street 23229
Brs: 9601 Gayton Road
9605 Gayton Road

Brs: Lincoln Savings and Loan Association
3605 Mechanicsville Pike
5801 Patterson Avenue

Br: Virginia First Savings and Loan Association
Parham & Three Chopt Roads

ALPHABETICAL LISTING BY LOCATION OF STATE STOCK SAVINGS AND LOAN OFFICES PER COUNTY

LANCASTER COUNTY

Br: Middle Peninsula-Northern Neck Savings and Loan Association
Main Street, Kilmarnock

LEE COUNTY

Br: Black Diamond Savings and Loan Association, Inc.
700 East Morgan Avenue, Pennington Gap

LOUDOUN COUNTY

Br: First American Savings & Loan Association
101 East Holly Avenue, Sterling

Brs: Jefferson Savings and Loan Association
7 North King Street, Leesburg
170-J South Catoctin Circle, Leesburg

Br: Northern Virginia Savings and Loan Association
189 Harry Flood Byrd Highway, Sterling Park

Br: Old Dominion Savings and Loan Association
Main & 21st. Streets, Purcellville

Br: Washington-Lee Savings and Loan Association
258 East Market Street, Leesburg

MONTGOMERY COUNTY

Br: Old Dominion Savings and Loan Association
28 East Main Street, Christiansburg

NORTHAMPTON COUNTY

Brs: Shore Savings and Loan Association
U.S. Route 13, Cheriton
Bank Street, Exmore

NOTTOWAY COUNTY

Br: First Colonial Savings and Loan Association
Blackstone Shopping Center, Blackstone

PAGE COUNTY

Br: Jefferson Savings and Loan Association
20 East Luray Shopping Center, Luray

POWHATAN COUNTY

Br: Colonial Savings and Loan Association
State Route 671 & U.S. Route 60, Flat Rock

PRINCE EDWARD COUNTY

Br: Citizens Savings and Loan Association
U.S. Routes 15 & 460, West, Farmville

PRINCE WILLIAM COUNTY

Br: Commonwealth Savings and Loan Association
7410 Sudley Road

First American Savings & Loan Association
13448 Jefferson Davis Highway
Woodbridge 22191

Brs: 13953 Jefferson Davis Highway, Woodbridge
2215 Old Bridge Road, Woodbridge

Br: Providence Savings and Loan Association
14529 Jefferson Davis Highway, Woodbridge

RICHMOND COUNTY

Br: Middle Peninsula-Northern Neck Savings and Loan Association
U.S. Route 360, Warsaw

ROANOKE COUNTY

Br: Colony Savings and Loan Association
203 Virginia Avenue, Vinton

ROCKINGHAM COUNTY

Brs: Old Dominion Savings and Loan Association
224 South Main Street
1746 East Market Street

SHENANDOAH COUNTY

Br: Old Dominion Savings and Loan Association
115 West Spring Street, Woodstock

SPOTSYLVANIA COUNTY

Br: Washington-Lee Savings and Loan Association
1905 Plank Road

STAFFORD COUNTY

Br: First American Savings & Loan Association
1396 Garrisonville Road

TAZEWELL COUNTY

Br: Black Diamond Savings and Loan Association, Inc.
122 Fairfax Avenue, Richlands

Br: Mountain Security Savings and Loan Association
504 Virginia Avenue, Bluefield

Sentinel Savings and Loan Association
315 Railroad Avenue
Richlands 24641

Br: State Route 61, 4-Way at Market Street, Tazewell

WARREN COUNTY

Front Royal Savings and Loan Association
Commerce Avenue & Sixth Street
Front Royal 22630

WISE COUNTY

Black Diamond Savings and Loan Association, Inc.
440 Park Avenue 24273

ALPHABETICAL LISTING BY LOCATION OF STATE STOCK SAVINGS AND LOAN OFFICES PER COUNTY

WYTHE COUNTY

Mountain Security Savings and Loan
Association
185 East Main Street
Wytheville 24382

YORK COUNTY

Br: Peninsula Savings and Loan Association
791 James York Plaza

ALPHABETICAL LISTING BY NAME OF STATE SAVINGS AND LOANS SHOWING BRANCHES AND OFFICERS

(M) Arlington-Fairfax Savings and Loan Association
6711 Lee Highway
Arlington 22207 (Arlington County)
Year Opened—1923
President—R. E. Johnson

Br: City of Fairfax—
10641 West Lee Highway
City of Falls Church—
603 West Broad Street
Arlington County—
1119 Wilson Boulevard
2801 Columbia Pike
4254 North Fairfax Drive
Fairfax County—
5234 Rolling Road, Burke
6300 Leesburg Pike
2521 John Milton Drive, Herndon
6651 Old Dominion Drive, McLean
6601 Little River Turnpike, Annandale
6810 Bowie Drive, Springfield
230 Maple Avenue, East, Vienna
Loudoun County—
13641 Lee Jackson Highway, Chantilly
Prince William County—
4322 Dale Boulevard, Woodbridge

(M) Berkley Citizens Mutual Savings and Loan Association, Incorporated, The
623 East Virginia Beach Boulevard
Norfolk 23510
Year Opened—1913
President—Elbert Stewart

(S) Black Diamond Savings and Loan Association, Inc.
440 Park Avenue
Norton 24273 (Wise County)
Year Opened—1973
President—G. C. Jones

Brs: Lee County—
700 East Morgan Avenue, Pennington Gap
Tazewell County—
122 Fairfax Avenue, Richlands

(S) Blue Ridge Savings & Loan Association
North Locust Street, P.O. Box 143
Floyd 24091 (Floyd County)
Year Opened—1978
President—C. P. Kesler

(S) Capital Savings and Loan Association
3543 West Cary Street
Richmond 23221
Year Opened—1883
President—J. E. C. Davis

Brs: City of Richmond—
1009 West Main Street
Chesterfield County—
11440 Midlothian Turnpike

Capital Savings and Loan Assoc. (Cont.)
Hanover County—
Atlee Square Shopping Center, 2373 Atlee Road
Henrico County—
445 Ridge Road
4915 Caskie Street
6200 Lakeside Avenue

(S) Caroline Savings and Loan Association
122 Main Street
Bowling Green 22427 (Caroline County)
Year Opened—1974
President—W. R. Southworth

(S) Charlottesville Savings and Loan Association
1705 Seminole Trail
Charlottesville 22906 (Albemarle County)
Year Opened—1966
President—W. H. Grimm

Br: City of Charlottesville—
300 Preston Avenue

(M) Chesapeake Savings and Loan Association
Brambleton and Granby Streets
Norfolk 23510
Year Opened—1895
President—F. N. Wood

Brs: City of Chesapeake—
604 Liberty Street
213 Battlefield Boulevard, South
City of Virginia Beach—
2013 Pleasure House Road
6056 East Indian River Road
1316 North Great Neck Road

(S) Citizens Savings and Loan Association
8310 Midlothian Turnpike
Richmond 23235 (Chesterfield County)
Year Opened—1969
President—W. R. Cross

Brs: City of Richmond—
8300 Midlothian Turnpike
100 North Sixth Street
Chesterfield County—
7119 Hull Street Road
9026 Forest Hill Avenue
Hanover County—
6618 Mechancisville Pike, Mechanicsville
Henrico County—
8506 Patterson Avenue
11272 Patterson Avenue
7119 Staples Mill Road
1152 Wilkinson Road
9006 West Broad Street, Tuckernuck Square Shopping Center
Prince Edward County—
U.S. Routes 15 & 460, West, Farmville

ALPHABETICAL LISTING BY NAME OF STATE SAVINGS AND LOANS SHOWING BRANCHES AND OFFICERS

(S) Colonial Savings and Loan Association
10051 Midlothian Turnpike
Richmond 23235 (Chesterfield County)
Year Opened—1973
President—J. F. Carroll, III
Brs: City of Richmond—
4727 Walmsley Boulevard
7100 Three Chopt Road
Chesterfield County—
10041 Midlothian Turnpike
Henrico County—
Laburnum Avenue & Finley Street
7923 West Broad Street
6201 River Road
Powhatan County—
State Route 671 & U.S. Route 60, Flat Rock

(S) Colony Savings and Loan Association
402 South Jefferson Street
Roanoke 24011
Year Opened—1931
President—R. D. Edwards
Brs: City of Roanoke—
1430 Hershberger Road, N.W.
Roanoke County—
203 Virginia Avenue, Vinton

(S) Commonwealth Savings and Loan Association
9201 West Church Street
Manassas 22110
Year Opened—1967
President—H. W. Evans, Jr.
Br: Prince William County—
7410 Sudley Road

(M) Community Savings & Loan Association of Newport News
1512-27th. Street
Newport News 23607
Year Opened—1958
President—G. N. Miller, Jr.

(M) Cooperative Building and Loan Association of Lynchburg, Incorporated, The
1001 Church Street
Lynchburg 24505
Year Opened—1914
President—W. J. Conner
Brs: City of Lynchburg—
2015 Wards Road
3309 Old Forest Road
Amherst County—
U.S. Routes 60 & 29, Amherst
Amherst Turnpike, Madison Heights

(M) Elizabeth Building and Loan Association, Incorporated
519 Washington Street
Portsmouth 23704
Year Opened—1912
President—C. O. Barclay, Jr.

(S) Family Savings and Loan Association of Virginia
8440 Old Keene Mill Road
Springfield 22152 (Fairfax County)
Year Opened—1973
President—J. M. Grashaw
Brs: Arlington County—
1911 North Fort Myer Drive, Rosslyn Alley
Fairfax County—
6926 Braddock Road, Annandale
Pan Am Shopping Center, 3095 Nutley Road
816 Arlington Road
1610 Washington Plaza, North, Reston

(S) First American Savings & Loan Association
13448 Jefferson Davis Highway
Woodbridge 22191 (Prince William County)
Year Opened—1963
President—J. H. Harrison
Brs: City of Fredericksburg—
1316 Jefferson Davis Highway
City of Manassas—
9514 West Center Street
135 Manassas Mall
City of Virginia Beach—
2738 Virginia Beach Boulevard
5209 Indian River Road
Fairfax County—
14098 Lee Highway, Centreville
Loudoun County—
101 East Holly Avenue, Sterling
Prince William County—
13953 Jefferson Davis Highway, Woodbridge
2215 Old Bridge Road, Woodbridge
Stafford County—
1396 Garrisonville Road

(S) First Colonial Savings and Loan Association
5100 Oaklawn Boulevard
Hopewell 23860
Year Opened—1975
President—James Stewart
Brs: City of Petersburg—
1883 South Crater Road
Chesterfield County—
10100 Hull Street Road
Dinwiddie County—
U.S. Route 1, Dinwiddie Courthouse, Dinwiddie
Nottoway County—
Blackstone Shopping Center, Blackstone

(M) First Commonwealth Savings & Loan Association
301 South Washington Street
Alexandria 22314
Year Opened—1969
President—H. R. Boltwood

ALPHABETICAL LISTING BY NAME OF STATE SAVINGS AND LOANS SHOWING BRANCHES AND OFFICERS

First Commonwealth S & L Assoc. (Cont.)
Brs: City of Alexandria—
501 King Street
Fairfax County—
8792 Richmond Highway
5119 Leesburg Pike

(S) First Savings and Loan Association of Suffolk
117 Market Street
Suffolk 23434
Year Opened—1978
President—J. R. Dixon, III
Brs: City of Franklin—
510 North Main Street
City of Portsmouth—
4076 Victory Boulevard
City of Virginia Beach—
5284 Providence Road

(M) Fredericksburg Savings and Loan Association
400 George Street
Fredericksburg 22401
Year Opened—1922
President—Lawrence McMurtry
Brs: Spotsylvania County—
4535 Lafayette Boulevard
Stafford County—
State Route 610, Garrisonville

(S) Front Royal Savings and Loan Association
Commerce Avenue & Sixth Street
Front Royal 22630 (Warren County)
Year Opened—1980
President—John Saiony

(S) Galax Savings and Loan Association
118 North Main Street
Galax 24333
Year Opened—1962
President—L. A. Kyle
Br: Carroll County—
Main & Garyson Streets, Hillsville

(S) Heritage Savings and Loan Association
1001 East Main Street
Richmond 23219
Year Opened—1967
President—C. L. Clements
Brs: City of Richmond—
6980 Forest Hill Avenue
2024-A Grove Avenue
City of Winchester—
426 Weems Lane
Chesterfield County—
7601 Midlothian Turnpike
10201 Ironbridge Road
Hanover County—
5711 Mechanicsville Pike,
Mechanicsville

Heritage S & L Assoc. (Cont.)
Henrico County—
4926 West Broad Street
1650 Parham Road
5007 Brook Road
8721 Staples Mill Road

(M) Homestead Savings and Loan Association
3001 High Street
Portsmouth 23707
Year Opened—1928
President—C. L. Knight

(M) Imperial Savings & Loan Association, Incorporated
211 Fayette Street
Martinsville 24112
Year Opened—1929
President—W. B. Muse, Jr.

(S) Investors Savings and Loan Association
8001 West Broad Street
Richmond 23229 (Henrico County)
Year Opened—1974
President—T. P. Baker
Brs: City of Charlottesville—
2033 Ivy Road
City of Richmond—
410 Libbie Avenue
1108 East Main Street
7012 Marlowe Road
Chesterfield County—
9027 Forest Hill Avenue
4910 Millridge Parkway, East
Henrico County—
9601 Gayton Road
9605 Gayton Road

(S) Jefferson Savings and Loan Association
Northern Virginia Shopping Center
Warrenton 22186 (Fauquier County)
Year Opened—1960
President—T. L. May
Brs: City of Lynchburg
2120 Langhorne Road
City of Roanoke—
130 Church Avenue, S. W.
Culpeper County—
701 South Main Street
Loudoun County—
7 North King Street, Leesburg
170-J South Catoctin Circle,
Leesburg
Page County—
20 East Luray Shopping Center,
Luray

(S) Liberty Savings and Loan Association
155 Broadview Avenue
Warrenton 22186 (Fauquier County)
Year Opened—1978
President—R. W. Phoebus

ALPHABETICAL LISTING BY NAME OF STATE SAVINGS AND LOANS SHOWING BRANCHES AND OFFICERS

(S) Lincoln Savings and Loan Association
7101 Jefferson Davis Highway
Richmond 23234 (Chesterfield County)
Year Opened—1974
President—R. L. T. Larus, Jr.
Brs: Chesterfield County—
4121 Meadowdale Boulevard
Henrico County—
3605 Mechanicsville Pike
5801 Patterson Avenue

(S) McLean Savings and Loan Association
1307 Dolley Madison Boulevard
McLean 22101 (Fairfax County)
Year Opened—1977
President—J. E. Harn, II
Br: Fairfax County—
11301 Sunset Hills Road, Reston

(M) Metropolitan Savings & Loan Association, Incorporated
2930 Wilson Boulevard
Arlington 22216 (Arlington County)
Year Opened—1933
President—Ralph M. Kimble
Br: Loudoun County—
157 South Catoctin Circle, Leesburg

(S) Middle Peninsula—Northern Neck Savings and Loan Association
U.S. Route 17
Gloucester 23061 (Gloucester County)
Year Opened—1972
President—B. C. Garrett, III
Brs: Gloucester County—
U.S. Route 17, Gloucester
Lancaster County—
Main Street, Kilmarnock
Richmond County—
U.S. Route 360, Warsaw

(S) Mount Vernon Savings and Loan Association
2604 Sherwood Hall Lane
Alexandria 22306 (Fairfax County)
Year Opened—1977
President—J. W. Brennan

(S) Mountain Security Savings and Loan Association
185 East Main Street
Wytheville 24382 (Wythe County)
Year Opened—1975
President—P. Wesley Hambrick, Jr.
Brs: Giles County—
602 Wenonah Avenue, Pearisburg
Tazewell County—
504 Virginia Avenue, Bluefield

(M) Mutual Savings and Loan Association of Virginia
500 Main Street
Danville 24541
Year Opened—1907
President—Russell Perkins
Mutual S & L Assoc. of Va. (Cont.)
Brs: City of Danville—
539 Arnett Boulevard
600 West Main Street
Halifax County—
4018 Halifax Road
Henry County—
U.S. Route 220 & Sunset Road, Collinsville

(M) Newport News Savings and Loan Association
301 Hiden Boulevard
Newport News 23606
Year Opened—1887
President—J. W. Hogge, Jr.
Brs: City of Hampton—
30 South Armistead Avenue
2034 Coliseum Drive
City of Newport News—
13777 Warwick Boulevard
2600 Washington Avenue
627-79th. Street
James City County—
1312 Jamestown Road
York County—
2018 Route 17, Grafton Shopping Center, Grafton

(S) Northern Virginia Savings and Loan Association
5350 Lee Highway
Arlington 22207 (Arlington County)
Year Opened—1948
President—M. L. Schnider
Brs: City of Bristol—
Bristol Mall Shopping Center
Arlington County—
4005 Wilson Boulevard
6402 Williamsburg Boulevard
Fairfax County—
6224 Little River Turnpike
6349-D Columbia Pike, Bailey's Crossroads
3537 South Jefferson Street, Bailey's Crossroads
9520 East Main Street
1300 Chain Bridge Road, McLean
2928-A Chain Bridge Road, Oakton
12002 North Shore Drive, Reston
8940 Burke Lake Road, Springfield
Loudoun County—
189 Harry Flood Byrd Highway, Sterling Park

(S) Old Dominion Savings and Loan Association
202 West Boscawen Street
Winchester 22601
Year Opened—1951
President—R. B. Dale, Jr.
Brs: City of Staunton—
205 North Central Avenue
City of Waynesboro—
116 South Wayne Avenue

ALPHABETICAL LISTING BY NAME OF STATE SAVINGS AND LOANS SHOWING BRANCHES AND OFFICERS

Old Dominion S & L Assoc. (Cont.)

City of Winchester—
136 Weems Lane
Loudoun County—
Main and 21st. Streets, Purcellville
Montgomery County—
28 East Main Street, Christiansburg
Rockingham County—
224 South Main Street
1746 East Market Street
Shenandoah County—
115 West Spring Street, Woodstock

(S) Peninsula Savings and Loan Association
9963 Warwick Boulevard
Newport News 23601
Year Opened—1962
President—W. B. Preston, Jr.

Brs: City of Hampton—
2013 Cunningham Drive
1945 East Pembroke Avenue
City of Newport News—
838 J. Clyde Morris Boulevard
414 Denbigh Boulevard
City of Portsmouth—
5700 Churchland Boulevard
City of Virginia Beach—
5192 Fairfield Shopping Center
York County—
791 James York Plaza

(M) Peoples Savings and Loan Association
101 North Armistead Avenue
Hampton 23369
Year Opened—1889
President—J. E. Coles

(S) Providence Savings and Loan Association
527 Maple Avenue, East
Vienna 22180 (Fairfax County)
Year Opened—1959
President—R. S. Faett

Brs: City of Alexandria—
3500 Mount Vernon Avenue
4613 Duke Street
Fairfax County—
6120 Rose Hill Drive
8700-4 Richmond Highway
9272 Old Keene Mill Road, Burke
10621-A Braddock Road
9845 Georgetown Pike, Great Falls
6819 Redmond Drive, McLean
Prince William County—
14529 Jefferson Davis Highway, Woodbridge

(S) Rappahannock Savings and Loan Association
614 Princess Anne Avenue
Fredericksburg 22401
Year Opened—1974
President—R. F. Burgess

Br: City of Fredericksburg—
325 Jefferson Davis Highway

(S) Rockingham Savings and Loan Association
Mason & Gay Streets
Harrisonburg 22801
Year Opened—1972
President—D. C. Stickley, Jr.

(S) Seaboard Savings and Loan Association
4457 Holland Road
Virginia Beach 23452
Year Opened—1977
President—C. W. Kell

Br: City of Portsmouth—
6201 Portsmouth Boulevard
City of Virginia Beach—
2943 Shore Drive, Be-Lo Shopping Center

(S) Security Savings and Loan Association
Hayes Stores Shopping Center, U.S. Route 17, Hayes 23072 (Gloucester County)
Year Opened—1980
President—T. W. Winfree

(S) Sentinel Savings and Loan Association
315 Railroad Avenue
Richlands 24641 (Tazewell County)
Year Opened—1978
President—D. C. Cadle

Br: State Route 61, 4-Way at Market Street, Tazewell

(S) Shore Savings and Loan Association
U.S. Route 13
Accomac 23301 (Accomack County)
Year Opened—1962
President—Collins Snyder

Brs: Northampton County—
U.S. Route 13, Cheriton
Bank Street, Exmore

(M) Southwest Virginia Savings and Loan Association
306 Second Street, S.W.
Roanoke 24011
Year Opened—1927
President—B. L. Rakes

Brs: City of Roanoke—
1611 Hershberger Road, N.W.
Roanoke County—
2133 Electric Road, S.W.
200 Maple Street, Vinton

(S) Standard Savings and Loan Association
Highway 460 at Hill Street
Grundy 24614 (Buchanan County)
Year Opened—1980
President—D. R. Miracle

(S) Suburban Savings and Loan Association
7620 Little River Turnpike
Annandale 22003 (Fairfax County)
Year Opened—1957
President—V. A. Sweeney

ALPHABETICAL LISTING BY NAME OF STATE SAVINGS AND LOANS SHOWING BRANCHES AND OFFICERS

Suburban S & L Assoc. (Cont.)

Brs: City of Charlottesville—
1709 Emmet Street
Arlington County—
4054 South 28th. Street
2444 North Harrison Street
Fairfax County—
6748 Richmond Highway
7039 Columbia Pike, Annandale
9584 Old Keene Mill Road, Burke
5830 Columbia Pike, Bailey's Crossroads
6201 Leesburg Pike
Seven Corners Regional Shopping Center, Leesburg Pike & U.S. Route 50
7949 Tysons Corner Shopping Center, McLean
6809 Old Dominion Drive, McLean
5236 Port Royal Road, Springfield
278 Cedar Lane, Vienna

(M) Union Mutual Savings and Loan Association
115 East Marshall Street
Richmond 23260
Year Opened—1961
President—G. F. Childs

(S) United Savings and Loan Association
501 Maple Avenue, West
Vienna 22180 (Fairfax County)
Year Opened—1965
President—R. E. Jewell

Brs: City of Alexandria—
1500 North Beauregard Street
Arlington County—
3709 Columbia Pike
3141 Lee Highway
Fairfax County—
9450 Arlington Boulevard
9527 Braddock Road

(S) Virginia First Savings and Loan Association
Adams & Franklin Streets
Petersburg 23803
Year Opened—1919
President—W. A. Patton

Brs: City of Colonial Heights—
Newcastle Drive & Boulevard
City of Emporia—
Weaver & North Main Streets
City of Hopewell—
Main Street & Poythress Street
City of Petersburg—
2048 South Sycamore Street
City of Richmond—
821 East Main Street
1210 Westover Hills Boulevard
Chesterfield County—
Bermuda Square Shopping Center, State Route 10 & U.S. Route 1, Chester

Virginia First S & L Assoc. (Cont.)

Hanover County—
201 North Washington Highway, Ashland
Henrico County—
Parham & Three Chopt Roads

(S) Washington-Lee Savings and Loan Association
8150 Leesburg Pike
McLean 22101 (Fairfax County)
Year Opened—1963
President—R. S. Lawton

Brs: City of Alexandria—
201 North Washington Street
5101 Seminary Road
City of Fairfax—
10396 Willard Way
City of Falls Church—
101 East Broad Street
City of Fredericksburg—
400 William Street
Arlington County—
1400 North Uhle Street
2301 South Jefferson Davis Highway
250 North Glebe Road
1700 North Moore Street
Essex County—
Church Lane & Earle Street, Tappahannock
Fairfax County—
6324 Richmond Highway
1502 Belleview Boulevard
7023 Little River Turnpike, Annandale
11700 Fair Oaks Mall, Hecht Company Department Store
1449 Chain Bridge Road, McLean
2367 Hunters Woods Plaza, Reston
6343-A Rolling Road, Springfield
6825 Bland Street, Springfield
6741 Springfield Mall Shopping Center, Springfield
Fauquier County—
276 Lee Madison Highway, Warrenton
Loudoun County—
258 East Market Street, Leesburg
Spotsylvania County—
1905 Plank Road

(M) Mutual Associations
(S) Stock Associations

INDUSTRIAL LOAN ASSOCIATIONS AND THEIR OFFICERS

CLIFTON FORGE

Industrial Loan Company
508 Main Street 24422
Treasurer—F. J. Johnson
Assets—$323,286.97

FREDERICKSBURG

Southern Industrial Loan Corporation of Covington
403 William Street 22401
President—Nelson Graves, Jr.
Assets—$214,045.56

NORFOLK

Government Employees Finance and Industrial Loan Corporation
47 South Shopping Center
President—W. A. Sparks, Jr.
Assets—$49,367.46

Mutual Savings and Loan Company, Incorporated, The
210 West York Street 23510
President—W. W. Wood, Jr.
Assets—$2,445,882.24

Norfolk Industrial Loan Association
1216 Granby Street 23510
President—D. H. Burlage
Assets—$659,814.46

Credico Industrial Loan Company
511 Plaza One Building 23514
Treasurer—J. F. Tomlinson
Assets—$5,329,564.00

RICHMOND

Commercial Credit Plan Industrial Loan Company
1514 Parham Road 23229
Treasurer—S. J. Rzeczkowski
Assets—$3,481,261.68

Realty Industrial Loan Corporation
609 East Main Street 23219
President—H. W. Goodwyn, Jr.
Assets—$943,372.63

Security Industrial Loan Association
Massey Building, Fourth & Main Streets 23219
President—E. J. Denerstein
Assets—$3,065,401.00

VIRGINIA BEACH

Atlantic Industrial Loan Association
281 Independence Boulevard 23462
President—J. J. Brennan
Assets—$1,325,705.00

WAYNESBORO

Beneficial Industrial Loan Association
437 Walnut Avenue 22980
Treasurer—R. L. Tichenor
Assets—$132,270.26

Southern Industrial Loan Corporation of Waynesboro
119 South Wayne Avenue 22980
President—E. M. Freedlander
Assets—$371,160.00

INDUSTRIAL LOAN ASSOCIATIONS

CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION AS OF DECEMBER 31

	1979	1980
ASSETS		
Loans and discounts	$16,941,866.51	$13,873,121.28
Securities	502,504.54	556,661.81
Cash and balances with banks	364,266.11	598,277.47
Office building and equipment	128,261.75	138,344.59
Other real estate owned	82,245.47	184,364.95
Other assets	3,244,425.56	3,000,361.16
TOTAL ASSETS	$21,263,569.94	$18,351,131.26
LIABILITIES		
Bills payable and rediscounts	$ 3,027,147.04	$ 2,948,879.44
Notes payable	4,133,103.36	4,484,594.45
Interest collected but not earned	874,705.30	1,114,490.09
Taxes accrued	107,724.95	65,154.89
Other liabilities	3,964,696.14	138,671.97
Subordinate debentures	35,882.54	262,932.54
Capital stock	1,120,379.83	1,064,915.21
Surplus	2,234,481.03	2,417,955.56
Undivided profits	5,471,244.53	5,688,602.21
Reserves	274,205.22	164,934.90
TOTAL LIABILITIES	$21,263,569.94	$18,351,131.26

INDUSTRIAL LOAN STATUS CHANGES IN 1980

INDUSTRIAL LOAN RELOCATIONS

July 1 Industrial Loan Company moved its office from 533 Main Street to 508 Main Street, City of Clifton Forge.

INDUSTRIAL LOAN NAME CHANGES

December 31 Residential Industrial Loan Company changed its name to "Credico Industrial Loan Company."

CREDIT UNIONS
AS OF DECEMBER 31, 1980
CONSOLIDATED BALANCE SHEET

ASSETS

Loans	$236,149,089.71
Cash	4,988,332.86
U.S. Government Obligations	10,542,792.66
Federal Agency Securities	2,204,009.96
Common Trust Investments (ICU NIFCU's, etc.)	5,845,735.05
Shares, Deposits & Certificates in Corporate Centrals	22,474,235.80
Shares, Deposits & Certificates in Banks, S&L's & MSB's	16,833,489.83
Shares, Deposits & Certificates in Other Credit Unions	703,075.71
Loans to other Credit Unions	81,271.00
Shares in Central Liquidity Facility	215,414.99
All Other Investments	233,561.10
Net Investments	59,133,586.10
Land and Buildings (Net of depreciation)	2,102,685.72
Other Fixed Assets (Net of depreciation)	1,913,129.13
All Other Assets	1,585,183.65
TOTAL ASSETS	$305,872,007.17

LIABILITIES SAVINGS EQUITY

Promissory Notes	$ 10,398,155.91
Other Notes/Interest Payable	1,288,720.29
Accounts Payable	340,220.65
Dividends/Interest on Shares/Deposit Payable	3,675,896.44
All Other Liabilities	650,117.41
TOTAL LIABILITIES	$ 16,353,110.70
Shares Certificate	$ 29,655,196.16
Share Draft Accounts	9,033,992.75
Other Member Savings	222,279,564.05
Non-member Savings	134,896.65
TOTAL SAVINGS/SHARES	$261,103,649.61
Regular/Statutory Reserve	$ 17,732,838.45
Special Reserves	1,213,846.20
Other Reserves	1,509,034.36
Undivided Earnings	7,959,527.85
TOTAL LIABILITIES & EQUITY	$305,872,007.17

CONSOLIDATED STATEMENT OF INCOME AND EXPENSES FOR 1980

INCOME

Interest on Loans (Gross)	$ 26,035,805.71
Less Interest Refunded	309,770.37
Income from Investments	5,337,355.29
Other Operating Income	387,955.03
TOTAL GROSS INCOME	$ 31,451,345.66

EXPENSES

Employee Compensation	$ 3,828,059.16
Employee Benefits	527,016.55
Travel & Conference Expense	198,115.17
Association Dues	226,555.28
Office Occupancy Expense	285,402.08
Office Operations Expense	1,196,373.58
Education & Promotional Expenses	144,670.48
Loan Servicing Expense	106,872.00
Professional & Outside Services	558,794.55
Provision for Loan Losses	348,450.28
Members Insurance	1,624,791.24
Operating fees (Exam. & Super Fee)	114,295.19
Cash Over and Short	8,416.56
Interest on Borrowed Money	999,082.84
Annual Meeting Expense	85,398.71
Miscellaneous Operating Expenses	641,193.57
TOTAL OPERATING EXPENSES BEFORE DIVIDENDS & INTEREST ON DEPOSITS	$ 10,893,487.24
NET INCOME (LOSS) BEFORE DIVIDENDS & INTEREST ON DEPOSITS	$ 20,557,858.42
Gain (loss) on Investments	$ 15,441.58
Gain (loss) on Deposition of Assets	222.84
Other Non-Operating Income (Expense)	11,154.09
TOTAL NON-OPERATING GAINS AND LOSSES	$ 26,818.51
Total Net Income (Loss) Before Dividends & Interest on Deposits	$ 20,584,676.93
Dividends & Interest on Deposits	$ 16,699,504.28
Net Income (Loss) After Dividends & Interest on Deposits	$ 3,885,172.65
Less Required Transfer to Regulatory or Statutory Reserve	3,067,055.41
Change to Undivided Earnings as a Result of Operations	$ 818,117.24

VIRGINIA CREDIT UNION SHARE INSURANCE CORPORATION
1207 Fenwick Drive
Lynchburg, Virginia 24506

BALANCE SHEET
AS OF
DECEMBER 31, 1980

ASSETS

Cash	$ 3,941.23
Investments (at cost)	1,999,049.31
Other Receivables	42.15
Accrued Interest Receivable	28,092.93
Prepaid Insurance	10,891.64
Prepaid & Deferred Expenses	1,790.39
Loans of Liquidating Credit Unions (Net of Reserve)	50,450.87
Furniture and Fixtures	1,337.50
Automobile	5,765.00
TOTAL ASSETS	$2,101,361.02

LIABILITIES AND EQUITY

Membership Fees	$1,445,975.61
Accounts Payable	5,786.62
Liquidation Reserve—SWSH	2,331.69
Liquidation Reserve—Viscose	5,448.91
Liquidation Reserve—Roanoke Transit	500.00
Liquidation Reserve—Gilco	1,296.18
Guarantee—Hampton City Employees Credit Union	28,093.92
Reserved for Underwriting Losses	611,928.09
TOTAL LIABILITIES AND EQUITY	$2,101,361.02

CREDIT UNION STATUS CHANGES FOR 1980

MERGER

August	31	LEA Credit Union, Inc. merged into Lynchburg Municipal Employees Federal Credit Union, Lynchburg, Virginia.

CREDIT UNION RELOCATIONS

March	5	Piedmont Educational Employees' Credit Union, Incorporated moved its office from 701 Broad Street, City of Danville to 115 South Main Street, Dibrell Hall, Suite 113-115, City of Danville, Virginia.
June	16	Arlington County Employees Credit Union, Incorporated moved its office from 1400 North Uhle Street, Suite 601, Arlington County, to 5521 Lee Highway, Arlington County, Virginia.
July	1	S.C.L. Employees Credit Union of Richmond, Inc. moved its office from 1500 East Franklin Street, City of Richmond to 3600 West Broad Street, Room 252, City of Richmond, Virginia.
August	23	State Employees' Credit Union, Incorporated moved its office from Ninth & Bank Streets, City of Richmond to 808 East Broad Street, City of Richmond, Virginia.
	29	Allied Service Employees Credit Union, Incorporated moved its office from 7928 Grimsley Street, City of Alexandria to 510 Montgomery Street, Suite C, City of Alexandria, Virginia.
November	17	Newport News Educators' Credit Union, Incorporated moved its office from 11105 Warwick Boulevard, City of Newport News to 12626 Nettlers Drive, City of Newport News, Virginia.

CREDIT UNION NAME CHANGES

November	17	Campbell County Education Association Credit Union, Incorporated changed its name to Campbell County Employee's Credit Union, Inc.
December	11	Lester Brothers Employees Credit Union, Incorporated changed its name to National Homes Employees Credit Union.

CREDIT UNION LIQUIDATIONS

May	15	Gilco Credit Union, Incorporated liquidated this date.

CREDIT UNIONS

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
ALEXANDRIA			
*A. B. and W. Transit Employees Credit Union, Incorporated, 614 North Washington Street 22314	4/17/52	J. L. Carico	$ 2,197,263.46
*Alexandria Postal Credit Union, Incorporated, 2226 Duke Street 22314	3/23/49	L. S. Liming	830,861.20
*Allied Service Employee's Credit Union, Incorporated, 510 Montgomery Street, Suite C 22314	10/8/54	A. B. Cangiano	155,950.07
*City of Alexandria Employees Credit Union, Inc., 110 North Royal Street 22314	10/13/58	Arlen Justice	3,371,166.65
ANNANDALE			
*Three Chefs Employees Credit Union, Incorporated, 4241 Backlick Road 22003	4/3/67	W. F. Brown	25,587.48
ARLINGTON			
*AMS Credit Union, 1515 Wilson Boulevard 22209	8/31/77	A. V. Piccirillo	698,130.41
*Arlington County Employees Credit Union, Incorporated, 5521 Lee Highway 22207	2/27/53	P. E. Long	6,781,021.19
*Arlington Hospital Employees Credit Union, 1701 North George Mason Drive 22201	6/19/76	Nelloise Disney	113,008.63
BLACKSBURG			
*E.T.C. Virginia Credit Union, Incorporated, Electro-Tec Corp., 1600 North Main Street 24060	3/24/53	Peggy Matherly	44,483.68
CEDAR BLUFF			
*S & S Machinery Credit Union, Route 3, Box 70 24609	3/1/72	M. D. Keene	163,261.00
CHARLOTTESVILLE			
*Martha Jefferson Hospital Credit Union, 459 Locust Avenue 22901	1/6/75	Jesse Butler	225,074.64
**University of Virginia Employees Credit Union, Inc., University of Virginia Hospital 22901	5/19/54	P. A. Williams	8,430,766.77
CHESAPEAKE			
*Chesapeake City Employees' Credit Union, 3909 Bainbridge Boulevard 23320	5/18/71	J. E. Newbern	305,003.23
*Chesapeake Public School Employees Credit Union, Inc., Edwards Wilson Center, 601 Battlefield Boulevard, South 23324	4/2/61	Daniel Lane	1,069,238.81
*Norfolk Southern Employees' Credit Union, Incorporated, 2106 East Library Street 23234	4/26/28	A. L. Loflin	1,033,324.27

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
*Texaco Employees' Credit Union, Incorporated, Foot of Banks Street 23324	11/12/53	A. A. Basnight	$ 540,795.85
CHRISTIANSBURG			
*H. L. D. Employees Credit Union, 2000 Electric Way	3/26/76	Connie Kirtner	54,516.94
COVINGTON			
*Hercules Covington Employees Credit Union, 424 West Prospect Street 24426	9/4/69	Eva Andrews	203,718.02
*WECCU Credit Union, 201 North Maple Avenue 24426	9/17/53	C. Landis	2,018,085.12
DANVILLE			
*Danville Postal Credit Union, Incorporated, 700 Main Street 24541	4/1/27	C. L. Shackelford	618,660.82
*Disston Employees Credit Union, U. S. Route 29, North 24541	6/20/77	Pamela Hower	51,025.70
*Piedmont Educational Employee's Credit Union, Incorporated, 115 S. Main Street, Dibrell Hall, Suite 113-115 24541	5/12/69	M. O. Nelson, III	692,894.12
*R and B Employees Credit Union, 123 South Union Street 24541	2/6/70	V. F. Wilkerson	90,676.77
*U. S. E. Credit Union, P. O. Box 3400 24541	4/12/79	Dianne Ratcliffe	181,499.53
EMPORIA			
*Contelco Credit Union, Incorporated, Highway 58, East 23847	1/20/69	B. F. Kasper	1,464,989.70
FAIRFAX			
*Fairfax County Employees Credit Union, Incorporated, 4000 Chain Bridge Road 22030	4/29/58	J. L. Lemons	7,037,538.97
FALLS CHURCH			
*Fairfax Hospital Association Employees Credit Union, 3300 Gallows Road 22046	2/16/70	Jay Brown	1,411,052.18
FORT MONROE			
*Fort Monroe Credit Union, Incorporated, Building T-261, Patch Road 23651	9/15/53	R. E. Baughan, Jr.	6,678,378.34
FREDERICKSBURG			
*Fredericksburg Area Credit Union, City Hall 22554	10/2/75	N. P. Lightner	96,790.87
HAMPTON			
*C. R. T. Credit Union, Incorporated, 3400 Victoria Boulevard 23661	10/11/54	Marvin Green	23,093.12
*Hampton City Employees Credit Union, Incorporated, City Hall, 22 Lincoln Street 23669	11/17/55	R. M. Geist	371,576.89

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
*Hampton General Hospital Credit Union, 3120 Victoria Boulevard 23669.	7/2/73....	T. G. Vent	$ 532,996.08
*Hampton Roads Educators Credit Union, Inc., 1445 West Queen Street 23669.....	4/6/54....	Lorene Krabbe	3,499,996.15
*Howmet Hampton Employees Credit Union, One Howmet Drive 23669	3/22/76...	A. C. Gunst, Jr. ...	118,508.02
*S.N.B.F. Employees Credit Union, Incorporated, 905 G. Street 23669.....	8/1/53....	H. L. Dansey	127,642.78
*Virginia State School Credit Union, Incorporated, 700 Shell Road 23661	3/16/62...	O. F. Grant.....	47,708.55
HANOVER			
*Hanover County Employees Credit Union, Hanover Courthouse 23069 ...	3/7/72....	Joanne Foreman...	196,295.92
HOPEWELL			
*ICI Employees Credit Union, Discovery Drive, Bermuda Hundred 23860...	1/30/76...	B. R. Hensley	128,531.21
LEESBURG			
*Loudoun Credit Union, 18 North King Street.....	2/3/78....	Linda Turner	143,380.26
LEXINGTON			
*L. R. Credit Union, 406 Confederate Circle 24450.....	1/25/77...	P. G. Leonhard....	2,509.20
LOVINGSTON			
*N. C. S. E. Credit Union, Inc., Nelson County School Board Office 22949 ...	6/25/70...	Francis Walker....	140,962.37
LYNCHBURG			
*Chap Stick Company Credit Union, Incorporated, 1000 Robins Road 24505..	2/15/52...	Patsy Stilwell	509,210.91
*Craddock-Terry Credit Union, Incorporated of Lynchburg, Virginia, 3100 Albert Lankford Drive 24505.....	10/22/36..	C. I. Reynolds.....	347,972.00
*LG-ML Employees Credit Union, Tate Springs Road 24504.....	10/1/70...	Julie Shirley	160,523.04
*Lynchburg Appalachian Employees Credit Union, Incorporated, 523 Main Street 24504.....	6/28/54...	R. S. Bird, Jr.....	126,873.55
*Lynchburg Postal Credit Union, Incorporated, 3300 Odd Fellows Road, Room B-2, Main Post Office 24505 ...	5/1/26....	R. W. Finch, Jr....	1,177,245.54
*Red Carpet Credit Union, 409 Bay Street 24502.....	1/5/77....	Mary Derbin.....	87,337.13
*Strother Drug Employees Credit Union, Incorporated, 9221 Timberlake Road 24505	4/24/57...	R. H. Story.....	128,498.64
*V. B. H. Employees Credit Union, Incorporated, 3300 Rivermont Avenue 24503.....	10/14/65..	H. F. Kramer	124,727.69

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
*Virginia League Central Credit Union, Incorporated, 1207 Fenwick Drive 24502	9/29/39	E. H. Farley, Jr.	$ 6,505,993.20
MANASSAS			
*P. W. C. Employees Credit Union, 9254 Lee Avenue 22110	1/21/71	F. R. Hines, Jr.	239,559.89
*P. W. H. Employees Credit Union, Inc., 8700 Sudley Road 22110	10/10/69	Ellen Midgette	102,709.02
MARTINSVILLE			
*CCC Martinsville Employees Credit Union, Incorporated, (Route 3, Box 26, Ridgeway) 24148	8/10/64	E. L. Fisher	228,842.71
*Central Telco Employees Credit Union, 127 East Church Street 24112	2/16/72	Marilyn Davis	51,616.29
*National Homes Employees Credit Union, Route 220, Roanoke Road 24112	7/16/76	Patricia Morton	40,048.59
*M. H. M. H. C. Employees Credit Union, Memorial Hospital, Northside Drive 24112	9/18/70	Denise Eggleston	104,457.92
*Martinsville DuPont Employees Credit Union, Incorporated, 610 Hairston Street 24112	3/23/53	D. L. Minniear	17,154,582.40
*Martinsville Postal Credit Union, Incorporated, 1123 Spruce Street 24112	7/1/49	F. D. Slayton	133,070.12
NEWPORT NEWS			
*Chessie-Newport News Credit Union, 97-23rd. Street 23607	4/28/28	D. W. Weaver	2,386,528.72
*Horne Bros. Credit Union, Incorporated, 2408 Harbor Road 23607	9/4/62	J. C. Gammon	245,260.69
*L.A.M. Employees Credit Union, 4100 Chestnut Avenue 23605	9/29/74	F. D. Hodor	247,840.05
*Newport News Educator's Credit Union, Incorporated, 12626 Nettles Drive 23606	11/1/54	G. A. Wylie	5,009,322.84
*Newport News Municipal Employees Credit Union, Incorporated, 2400 Washington Avenue 23607	11/21/50	J. C. Street	2,189,951.16
*Newport News Post Office Credit Union, Incorporated, Rouse Tower, 3rd. Floor, 6060 Jefferson Avenue 23607	3/7/52	Helen Deane	970,736.67
**N.N.S. & D.D. Co. Employees' Credit Union, Incorporated, 3711 Huntington Avenue 23607	6/2/28	E. W. Bennett	64,284,020.00
*Peninsula Newspaper Credit Union, Inc., 7505 Warwick Boulevard 23607	9/8/54	J. W. Goodwyn, Jr.	1,190,903.22
**Riverside Hospital Employees Credit Union, Inc., J. Clyde Morris Boulevard 23601	9/1/70	Betty Dirmeyer	1,067,525.00
*Whittaker Memorial Hospital Credit Union, Incorporated, 1003-28th. Street 23607	1/21/64	Barbara Hill	173,834.80

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
NORFOLK			
*Belt Line Employees Credit Union, Incorporated, 147 Granby Street 23510	12/23/29	F. M. Williams	$ 603,543.14
**Colonial Stores Employees Credit Union of Norfolk, Incorporated, 3616 Virginia Beach Boulevard 23501	4/15/29	Virginia Palomares	5,675,581.00
*Economy Credit Union, 1157 Production Road 23502	9/28/72	Dorothy Hood	89,638.67
*Farm Fresh Employees Credit Union, 3487 Inventors Road 23518	3/28/68	L. W. Dobrinsky	431,980.77
*N. C. H. Credit Union, Incorporated, 2539 Corprew Avenue 23504	7/8/56	W. A. Jones	227,670.72
**Norfolk Medical Center Credit Union, 600 Gresham Drive 23507	3/9/70	Mary Krause	1,440,105.55
**Norfolk Newspaper Employees Credit Union, Incorporated, 150 West Brambleton Avenue 23510	8/14/53	H. K. Eichelberger	1,407,327.56
**Norfolk Police Credit Union, Incorporated, 811 East City Hall Avenue 23510	12/13/57	T. F. O'Reilly	379,169.00
*Norfolk Va. Postal Credit Union, Incorporated, Federal Building 23510	3/9/25	S. J. Annunziata	1,880,766.12
**Old Dominion University Credit Union, Inc., Webb Center, 49th. Street 23508	1/16/59	John Ramsey	2,231,047.32
*Rosso and Mastracco Employees Credit Union, 1187 Azalia Garden Road 23502	1/5/79	Aimee J. Avery	141,304.75
*Tidewater Telephone Employees Credit Union, Incorporated, Janaf Office Building, Room 513, Janaf Shopping Plaza 23502	7/22/58	Margaret Ferris	2,686,308.64
NORTON			
*Kennedy's Piggly Wiggly Credit Union, 520 Kentucky Avenue 24273	3/23/72	Stella Williams	82,100.74
PALMYRA			
*Fluvanna County School Employees Credit Union, Fluvanna County School Board 22901	5/6/75	Charline Oliff	29,789.26
PETERSBURG			
*B. & W. Petersburg Employees Credit Union, Incorporated, 325 Brown Street 23803	10/24/52	E. R. Hanks	3,215,152.00
*Federal Employees Credit Union of Petersburg, Incorporated, 29 Franklin Street 23803	8/14/24	J. G. Mann	89,386.72
*Petersburg Federal Reformatory Credit Union, Incorporated, Federal Reformatory 23803	8/27/51	W. W. Hawkins	541,562.75
PORTSMOUTH			
*Naval Hospital Credit Union, Incorporated, Building 109, Naval Hospital 23705	11/11/53	W. Guinn	1,908,791.57

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
*The Navy Yard Credit Union, Incorporated, Building 202, Norfolk Naval Shipyard 23709	6/7/29	C. R. Whitehead	$ 10,034,802.44
*Pee Gee Company Credit Union, Incorporated, 800 Loudoun Avenue 23707	5/12/65	Emma Brantley	16,047.59
*PFD FIREFIGHTERS Credit Union, Incorporated, 361 Effingham Street 23704	5/24/55	K. G. Ballentine	770,589.06
*Portsmouth Police Credit Union, Incorporated, 711 Crawford Street 23704	4/24/57	G. W. Waters	431,859.77
*The Portsmouth Post Office Credit Union, Incorporated, 431 Crawford Street 23705	2/3/49	W. L. Choate	940,520.89
*Procter & Gamble Employees Credit Union, Incorporated, 3600 Elm Avenue 23705	12/1/58	J. C. Lewin, Jr.	116,752.11
RICHMOND			
*Blue Cross-Blue Shield Employees Credit Union, Incorporated, 2015 Staples Mill Road 23279	12/17/58	P. L. Clary	800,066.61
*Chesapeake & Ohio Employees Credit Union, Incorporated, 823 East Main Street 23210	1/28/27	W. M. Parker	4,718,606.36
*DIR Credit Union, Incorporated, 400 North 18th. Street 23240	12/21/50	S. M. Cameron	1,628,163.03
*DuPont Fibers Employees Credit Union, Inc., Stop 17, Jefferson Davis Highway 23261	10/1/56	T. F. Andrews	17,924,756.31
*NABISCO Employees Credit Union, 6002 South Laburnum Avenue	8/22/76	Cynthia Bigley	264,169.45
*RECO Employees Credit Union, Incorporated, 7th. & Hospital Streets 23219	3/30/53	H. F. Stanley	334,719.14
*Richmond Fire Department Credit Union, Incorporated, 4715 Forest Hill Avenue 23225	5/15/29	T. S. Stone	806,998.25
*Richmond Memorial Hospital Employees Credit Union, Incorporated, 1300 Westwood Avenue 23227	11/11/57	Virginia Love	823,538.29
*Richmond Police Department Credit Union, Incorporated, 601 North 9th. Street 23219	11/15/34	R. M. Highlander	727,863.00
*The Richmond Postal Credit Union, Incorporated, 1801 Brook Road 23260	11/22/23	Benjamin Wilson	8,640,660.25
*S. C. L. Employees Credit Union of Richmond, Inc., 3600 West Broad Street, Room 252 23230	6/17/52	Barbara Lloyd	191,328.72
*Seaboard Coast Line Employee's Credit Union, Incorporated, 3600 West Broad Street 23230	7/27/28	R. E. Hyatt	415,657.33
*S. M. H. Employees Credit Union, Incorporated, 5801 Bremo Road 23226	4/11/69	P. Allen	383,095.31
*Southern States Employees' Credit Union, Incorporated, 6606 West Broad Street 23213	5/5/40	D. L. Ernest	1,788,954.30

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
**Spruance Cellophane Employees Credit Union, Incorporated, 5401 Jefferson Davis Highway 23261	3/24/53	R. E. Vaughan	$ 4,038,591.54
*State Employees' Credit Union, Incorporated, 808 East Broad Street 23219	12/11/28	Dorothy Hall	21,457,842.74
*Thalhimer's Credit Union, Incorporated, 6th. & Broad Streets 23261	9/15/30	Emmie Waller	1,518,405.64
*University Credit Union, Boatwright Library Building, University of Richmond Campus 23230	4/1/75	K. R. Erfft	107,876.65
*Vepco Credit Union, Incorporated, 7th. & Franklin Streets 23219	10/5/40	W. F. Fritsche, Jr.	1,932,416.88
**Virginia Methodist Conference Credit Union, Incorporated, 4016 West Broad Street 23230	3/27/52	Elizabeth Riggleman	2,327,950.00
**William Byrd Press Employees' Credit Union, Incorporated, 2901 Byrdhill Road 23261	6/29/51	L. J. Satterwhite	524,251.62
ROANOKE			
*G. & L. Employees Credit Union, Incorporated, 543 Granby Street, N.E. 24012	9/11/59	Charlotte Hale	55,906.93
*Roanoke Blue Cross-Blue Shield Employees Credit Union, 3959 Electric Road, S.W. 24045	10/6/75	Gary Linkous	68,920.54
**Times-World Employees Credit Union, Incorporated, 201 West Campbell Avenue 24010	9/18/41	R. W. Layman	339,720.18
RUSTBURG			
*Campbell County Employee's Credit Union, School Board Office 24588	9/19/56	Nancy Hughes	112,149.99
SALEM			
*Salem E.B.A. Credit Union, Incorporated, 731 Harrison Avenue 24153	2/24/57	K. I. Brown	450,364.44
SMITHFIELD			
*Gwaltney Employees Credit Union, Incorporated, Highway 66 & '0 23430	8/10/61	Beatrice Wise	764,288.33
*Smithfield Packing Employees' Credit Union, Smithfield Packing Co. 23430	4/27/71	T. Musser	603,191.55
STANLEY			
*Valley Credit Union, P. O. Box 263 22851	11/4/75	Rita Lancaster	14,738.51
STAUNTON			
*Staunton Employees Credit Union, 261 North Central Avenue 22401	1/18/79	J. L. Hart, Jr.	43,085.69
*Virginia Gas Credit Union, Incorporated, 107 South Coalter Street 24401	5/29/56	B. E. Dale	681,368.65
SUFFOLK			
*The Nansemond Credit Union, Incorporated, 617 East Washington Street 23434	6/20/49	Mildred Freeman	1,237,930.15

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
VIRGINIA BEACH			
*Bayville Farms Credit Union, Incorporated, 4137 First Court Road 23455	7/24/63	Beulah Noah	$ 34,704.95
WARSAW			
*Tidewater Telco Credit Union, Incorporated, 12 Main Street 22572	2/14/55	R. F. Sullivan, Jr.	406,268.24
WAYNESBORO			
*Klann Employees Credit Union, Incorporated, 301 Fourth Street 22980	9/2/56	Martha Berkhimer	46,924.47
*Wayn-Tex Employees' Credit Union, Inc., 901 South Delphine Avenue 22980	2/1/59	F. Iseli	156,330.43
**Waynesboro DuPont Employees Credit Union, Incorporated, 301 DuPont Boulevard 22980	7/1/59	D. Fisher	35,043,296.04
*Waynesboro G. E. Employees Credit Union, 531 West Main Street Building 22980	6/13/77	Kay D. Neff	524,769.55
*W. C. H. Employees Credit Union, Incorporated, 501 Oak Avenue 22980	4/3/64	Marilyn Ross	193,358.62
*W. P. S. E. Credit Union, Inc., 301 Pine Avenue 22980	10/17/58	A. Brodowicz	333,641.50
WILLIAMSBURG			
*Eastern State Employees Credit Union, Incorporated, Drawer A 23185	7/3/51	Susan B. Kirtley	87,307.06
YORKTOWN			
**AMOCO Yorktown Refinery Credit Union 23690	3/12/58	Brenda Hartshorn	528,875.00

**Insured by National Credit Union Administration

*Insured by Virginia Credit Union Share Insurance Corporation

NONPROFIT DEBT COUNSELING AGENCIES

(Pursuant to Chapter 10.1, Title 6.1 of the Code of Virginia)

Consumer Credit Counseling and Educational Services of Northern Virginia
3514 Chain Bridge Road
Fairfax, Virginia 22030

Consumer Credit Counseling Service of Central Virginia
Suite 204, Fort Early Building
11 Oakridge Boulevard
Lynchburg, Virginia 24501

Consumer Credit Counseling Service of Tidewater
222-19th. Street, West
Norfolk, Virginia 23517

Consumer Credit Counseling Service of Greater Richmond, Inc.
6 North 6th. Street
Richmond, Virginia 23219

Consumer Credit Counseling Service of Roanoke Valley, Inc.
Room 209, Carlton Terrace Building
920 South Jefferson Street
Roanoke, Virginia 24406

MONEY ORDER SALES

(Licensed Pursuant to Chapter 12, Title 6.1 of the Code of Virginia)

American Express Company
65 Broadway
New York, New York

Associates Financial Express, Inc.
6th. Floor
2031 Olive Street
St. Louis, Missouri 63103

B A Cheque Corporation
Bank of America Center
P.O. Box 37000
San Francisco, California 94137

Barclays Bank International Limited
120 Broadway
New York, New York 10005

Citicorp Services, Incorporated
399 Park Avenue
New York, New York

Nation-Wide Check Corporation
91 Aquahart Road
Glen Burnie, Maryland

Republic Money Orders, Inc.
Republic National Bank Building
Dallas, Texas

Standard Check Service
3301 Rosedale Avenue
Richmond, Virginia

The Hecht Company
7th. and F Streets, N.W.
Washington, D.C.

Travelers Express Company, Inc.
5075 Wayzata Boulevard
Minneapolis, Minnesota

Munford, Inc.
68 Brookwood Drive, N.E.
Atlanta, Georgia 30357